

UC-NRLF



\$B.262 892

FIRST YEARS  
OF  
OFFICE WORK



W. G. CORDINGLEY

2/- NET.

YA 02581

# NORTH BRITISH

— AND —

MEDICAL

## LIBRARY

OF THE

UNIVERSITY OF CALIFORNIA.

*Class*

Family Settlement Policies in various forms.

5 % Investment Policies.

Interim Bonus Additions.

Insurances payable in life-time, carrying Investment and Annuity Options.

### NEW BUSINESS TRANSACTED.

| Year. | Life Policies issued for | Received as Prices of Annuities. |
|-------|--------------------------|----------------------------------|
| 1897  | £1,543,008               | £249,341 12 11                   |
| 1898  | 1,560,937                | 253,229 15 8                     |
| 1899  | 1,505,508                | 321,162 11 2                     |
| 1900  | 1,573,034                | 190,641 15 0                     |
| 1901  | 1,597,986                | 256,352 6 7                      |

### ANNUITY BRANCH.

IMMEDIATE ANNUITIES on One or more Lives.

SURVIVORSHIP ANNUITIES to one Life after another.

PENSIONS on a New and Advantageous System.

### FIRE DEPARTMENT.

Property of nearly every description, at home and abroad, insured at the Lowest Rates. Losses by Lightning, Damage by Explosion of Gas in Buildings not forming part of any Gas Works, made good. Rents of Buildings insured.

Head { LONDON—61, THREADNEEDLE STREET, E.C.  
Offices { EDINBURGH—64, PRINCES STREET.

Northern  
Assurance  
Company.

INCOME &  
FUNDS (1902)

FIRE  
Premiums,  
£852,000

LIFE  
Premiums,  
£272,000

Interest  
£207,000

Accumulated  
Funds  
(31 December, 1901)  
£5,898,000



Northern  
Assurance  
Company.

*Head Offices:*  
LONDON.  
1, Moorgate St.  
ABERDEEN,  
1, Union Ter.

*Branches—*  
BIRMINGHAM.  
BRISTOL.  
DUBLIN.  
DUNDEE.  
EDINBURGH.  
GLASGOW.  
LIVERPOOL.  
MANCHESTER.  
NEWCASTLE.  
NOTTINGHAM.  
CALCUTTA.  
CHICAGO.  
NEW YORK.  
MONTREAL.  
MELBOURNE.

# LONDON BOARD OF DIRECTORS.

Colonel ROBERT BARING.  
HENRY COSMO ORME BONSOR, Esq.  
ERNEST CHAPLIN, Esq.  
ALEXANDER HEUN GOSCHEN, Esq.  
HENRY CHARLES HAMBRO, Esq.

WILLIAM EGERTON HUBBARD, Esq.  
FERDINAND MARSHALL HUTH, Esq.  
HENRY JAMES LUBBOCK, Esq.  
CHARLES JAMES LUCAS, Esq.  
Rt. Hon. Sir ALGERNON WEST, G.C.B.

Secretary.—H. E. WILSON.

Assistant Secretary.—H. GAYFORD.

Fire Department. { W. MANNERING, *Home Superintendent.*  
                              { Jos. FOWLER, *Foreign Superintendent.*

General Manager of the Company.—H. E. WILSON.

**Fire Department.**—Insurances are granted on Property situate in all parts of the British Dominions, and in most Foreign Countries, at rates which are computed according to the actual risk incurred. The Company has already paid over **£11,250,000** for claims under its Fire Policies.

**Life Department.**—The Company offers the advantages of perfect security, with great economy in management and moderate Rates of Premium. The total expenses in the year 1901 were under 7 per cent. of the Income from Premiums and Interest, or, excluding Commission paid to Agents, less than 4 per cent.

In the Participation Branch the whole of the ascertained surplus at each valuation belongs to the Assured. The Amount for the Quinquennium ending 31st December, 1900, was sufficient to provide a Bonus of £1 11s. per cent. per annum upon the sum assured, or £7 15s. per cent. for the whole Quinquennium, besides leaving £11,045 to be carried forward. The Liabilities were ascertained by the well-known combination of the Institute of Actuaries HM (5) and HM Tables of Mortality, with only 2½ per cent. assumed as the rate of Interest to be in future earned by the funds, which are acknowledged to be very rigorous data for the purpose.

# COMMERCIAL INSTRUCTION.

---

Books published by EFFINGHAM WILSON,  
**11, ROYAL EXCHANGE, E.C.**

---

## COMMERCIAL CORRESPONDENCE,

Including Hints on Composition, explanations of Business Terms, and a large number of Specimen Letters and Commercial Documents as actually in current use, together with information on the general Commercial subjects treated in the Correspondence. For use in Commercial Classes, and by those in business. By **E. H. COUMBE, B.A., Lond.**, Lecturer on English History, Language and Literature at the City of London College; Head of the Commercial Department of the Chelsea Polytechnic; of Gray's Inn, Barrister-at-Law. Price 2s. 6d. net.

## A PRACTICAL SYSTEM OF BOOK-KEEPING,

Including Bank Accounts. By **GEORGE JACKSON**. Twenty-fourth Edition. Revised by **H. T. EASTON**, Associate of the Institute of Bankers, Author of "The Work of a Bank," "Banks and Banking," &c. Recommended for the examinations of the Institute of Bankers. Price 5s. net.

## A COUNTING-HOUSE GUIDE,

Containing Copies of the Chief Commercial Documents now generally used, together with Pro Formâ Invoices, Account Sales, &c., and useful Business Tables and Calculations. By **W. G. CORDINGLEY**, Author of "Commercial Terms and Phrases," "A Dictionary of Commercial Abbreviations," &c. Price 7s. 6d. net.

## COMMERCIAL TERMS AND PHRASES.

By **W. G. CORDINGLEY**. Price 2s. net.

## A DICTIONARY OF ABBREVIATIONS & CONTRACTIONS

COMMONLY USED IN GENERAL MERCANTILE TRANSACTIONS.

By **W. G. CORDINGLEY**. Price 1s. net.

## THE WORK OF A BANK.

By **H. T. EASTON**, Author of "Banks and Banking." Price 2s. net.

## THE MERCHANT'S CLERK,

An Exposition of the Laws and Customs regulating the operations of the Counting House. By **JOHN PEARCE**. Price 2s. net.

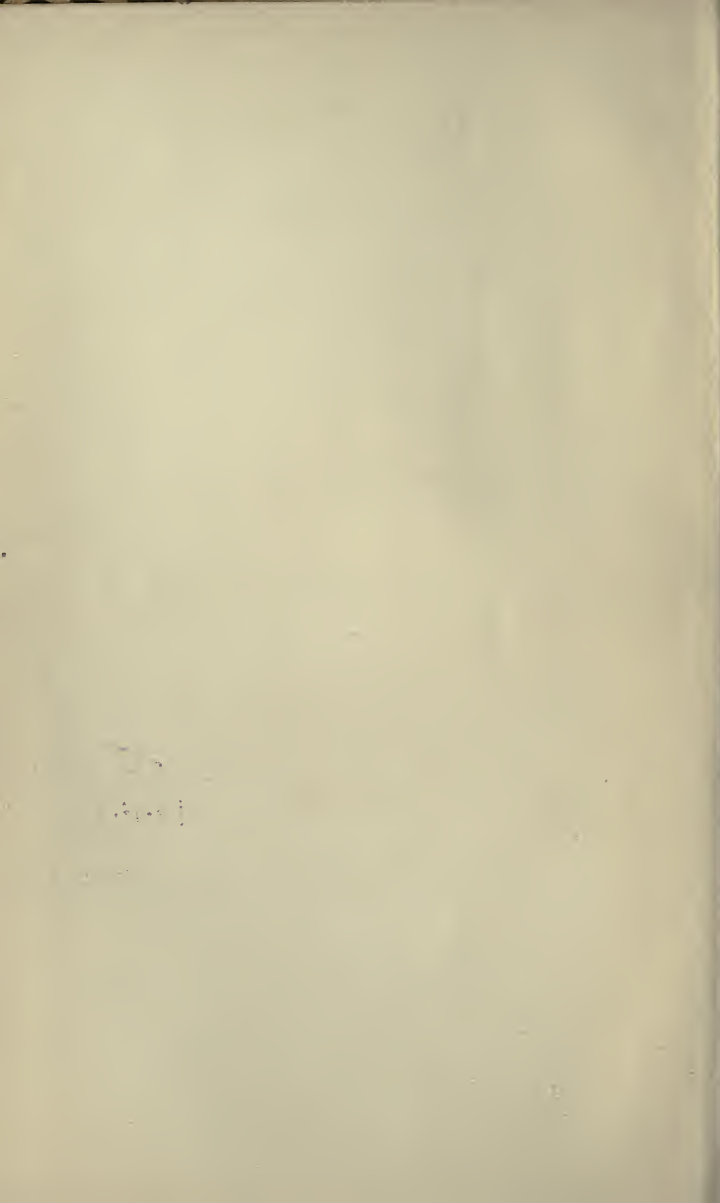
## A MONEY MARKET PRIMER

and Key to the Exchanges. By **GEORGE CLARE**. Recommended for the examinations of the Institute of Bankers. Price 5s. net.

## THE THEORY OF FOREIGN EXCHANGES.

By the Right Hon. **VISCOUNT GOSCHEN**. Price 6s. net.





# FIRST YEARS

OF

# OFFICE WORK.

BY  
W. G. CORDINGLEY,

AUTHOR OF "A COUNTING HOUSE GUIDE"; "COMMERCIAL TERMS  
AND PHRASES"; "A DICTIONARY OF ABBREVIATION AND  
CONTRACTIONS USED IN COMMERCE," ETC., ETC.



LONDON:  
EFFINGHAM WILSON, ROYAL EXCHANGE, E.C.

---

1903.

HF554  
.C75

# COMMERCIAL WORKS BY W. G. CORDINGLEY.

---

## A Dictionary of Abbreviations & Contractions.

Commonly used in General Mercantile Transactions.

PRICE 1s. net.

"A valuable addition to a reference Library."—*Financial Times*.

"A useful and welcome addition to the voluminous list of commercial handbooks that bear the imprint of Effingham Wilson."—*Birmingham Daily Post*.

## A Counting-House Guide.

Containing Copies of the Chief Commercial Documents now generally used, together with Pro Formâ Invoices, Account Sales, &c., and useful Business Tables and Calculations. PRICE 7s. 6d. net.

"A useful compendium of the commercial forms and documents now in use in the mercantile world, and explaining their bearing and significance."—*Scotsman*.

"Written in a business-like, skilful, and lucid manner. To clerks in shipping offices, to the general reader, and to lads desirous of improving their knowledge of mercantile affairs, the present volume will be of the utmost service. We can thoroughly recommend the work as one well-fitted for use in commercial schools and colleges."—*Educational News*.

"Mr. Cordingley has written some commendable works on different commercial subjects. In this volume he certainly offers his information on most mercantile matters in an explicit manner."—*Morning Post*.

## Commercial Terms and Phrases.

PRICE 2s. net.

"It contains a large amount of valuable information, and will be found of special value to all connected with business."—*Sunday Times*.

"The work is well done, and may be consulted with confidence and advantage."—*Financial News*.

"Indispensable for young clerks and commercial shorthand writers."—*Phonetic Journal*.

## PREFACE.

---

IT was pointed out to the author a short time ago that while many books have been published on almost all business subjects, no special work has been written for the Office Boy; and it is with the object of remedying this oversight—to point out to a beginner some of the more important things that will be demanded of him, and to shew him the manner of doing them—that the following pages have been written.

It is to the Office Boy that we look for recruiting the ranks of our commercial men, and the more thoroughly he is taught to do the small things of the office—those mere matters of detail—the better will he be able to undertake the more responsible ones as efficiency is acquired; for it is only by strict attention to details that the power of concentration, the habit of wholly confining ourselves to the subject before us, can be evolved.

While, however, it is not possible to outline

to the reader all the little odds and ends that he will be expected to do in the office, the author has no hesitation in saying that if only the instructions here given are carefully followed, no boy of ordinary intelligence should find any difficulty in pleasing his employers, or of doing anything he is told, and in the right way, while to the boy who means to "get on," and who is always willing to try his best, the book should be found a guide of no small value.

W. G. CORDINGLEY.

LONDON, FEBRUARY 1903.

# CONTENTS.

---

## CHAPTER I.

The office boy—Why he becomes one—The ne'er-dowells—The all-round man—The long service man—The boy we want—Learning your trade—The insincere youth—The age to commence—The qualifications required—The office boy's duties—Obtaining a berth—Answering advertisements—The interview—The place obtained—Arriving in time.

## CHAPTER II.

In a strange place—The letter book—Indexing book—Simple indexing—Cross indexing—Torn pages—Cancelled pages—Copies of documents—Copying press—Water wells—Damping brush—Oil sheets—Drying sheets—Tissue or copying paper—Copying bath or copying tray—How to copy a letter—The right-hand way—The left-hand way—Memorandums—Copies are required—Press copies and how to take them—Hand-copying—Duplicating.

## CHAPTER III.

Making himself useful—Running errands—Reply by bearer—Verbal messages—Checking accounts—Making out accounts—Debtor and creditor—Debit and credit—Credit—Assets and liabilities—Inst.--Ult.—Prox.—Idem.—Messrs.—Esq.—c/o.

## CHAPTER IV.

Inward correspondence — Pigeon holes — Docketing letters — Correspondence boxes—Letter files — Inward invoice books—Filing papers and reports—Address book.

## CHAPTER V.

Outward correspondence — General letter book — Foreign letter book—Invoice book—Account sales book —Account current book—Statement book—Copy order book—Telegram book—Inclosures—Stamps—Perforated stamps—Addressing letters—London letters—Country letters—R.S.O.—Foreign and Colonial letters—Registered letters—Registered envelope—Post Office Guide—Postage book—Petty cash book—Petty cash box.

## CHAPTER VI.

Telegrams — Telegraphic addresses — Inland telegrams— Foreign telegrams — Cablegrams — Telegraphic codes—the Telephone.

## CHAPTER VII.

Signing your name — Collecting accounts — Signing on behalf of another—Giving a receipt for money—Printed receipt forms—Giving receipts for documents—Paying money into the bank—The paying-in book—Concluding hints.



# FIRST YEARS OF OFFICE WORK.

---

## CHAPTER I.

*The office boy—Why he becomes one—The ne'er-do-wells—  
The all-round man—The long service man—The boy  
we want—Learning your trade—The insincere youth  
—The age to commence—The qualifications required—  
The office boy's duties—Obtaining a berth—Answering  
advertisements The interview—The place obtained—  
Arriving in time.*

**THE OFFICE BOY.**—To the boy who has selected commerce, or, as is more often the case, who has had commerce selected for him as the sphere in which he hopes to earn his living, and, it may be, eventually to gain a competency to keep him in old age, the transition from school to office is the most important one of his life. The world, as we find it, is not a bed of roses, even to the merchant's clerk, and the

office boy of to-day is, unfortunately, in a very large number of cases, one of those individuals who have missed their calling in life, having undertaken an occupation for which he is not adapted, and for which, in the majority of instances, he has had no previous training to meet the demands made upon him. It cannot therefore be wondered at that he, of all others, should so often complain at home of the harsh treatment he receives, or of the angry words which are sometimes showered upon him in the office.

**WHY HE BECOMES ONE.**—Some parents have the mistaken idea that as James has passed a certain standard at school, he should be well able to earn his living as a clerk, simply because it is a more “genteel” calling than that followed by his father, who is perhaps a carpenter, or it may be, an engineer. They do not consider whether James is adapted for office work, or whether he has his capabilities which will enable him to earn a salary sufficient to keep him in after years. Hence it is we find so many “dullards” in the office.

**THE NE'ER-DO-WELLS.**—It is true that some persons are to be found who, without possessing either merit or ability, are able, from mere repetition alone, to work their way up a few rounds of the office ladder, but such persons always find their level—and stop there, near the bottom; and yet these are the very people who most loudly complain of their hard lot in life. They just know how to do the particular work demanded of them, and they do it, like a machine. They take no interest in their employer's affairs, and they have neither the ambition nor the ability to prepare themselves should they be called upon to undertake anything outside their own particular sphere. A salary of 20s. to 30s. a week (less than an ordinary bricklayer's wage) is the utmost that such persons can ever aspire to; and many of them are fortunate in getting that—especially where they have become and are looked upon as mere machines, with no judgment of their own, but with every action controlled and regulated by those about them. Such persons are “ne'er-do-wells,” and would not succeed in any capacity, as they possess neither energy, ambition, nor ability.

**THE ALL-ROUND MAN.**—The persons who succeed best in an office are those good “all-round” men, who know what to do and how to do it in any particular case that may come before them. The possession of such knowledge as this can only be gained by a real desire to master your business, by keeping your eyes wide open, and noticing how things are done outside your own particular circle. Those who really wish to learn, and possess the right ambition to get on will find ways and means of doing it without necessarily “prying into other people’s affairs.” A clerk in an office is pretty much what he makes himself—he can either get near the top, or stay at the bottom, just in proportion to his own exertions, and the interest he takes to thoroughly learn the details of the business he is engaged in.

**THE LONG SERVICE MAN.**—Many an office boy, it is true, has, without real merit, risen to the top by simply staying where he was, gradually taking the places of those who left, and by means best known to himself has been successful in holding each higher position as he was placed in it, but I don’t advise the reader to

follow such an example. Some time ago I had occasion to see the book-keeper of a firm I do business with, regarding some accounts to be sent in, and in answer to a question as to when the accounts would be ready, he replied: "I must look up and see how I *done* the others." From his reply, it was evident that neither his knowledge of English grammar, nor his acquaintance of accounts fitted him for the post he held—that of book-keeper and manager—and I was forced to conclude that long service and a clever way of copying had placed him where he was.

**THE BOY WE WANT.** — When a boy possesses energy, ability, and intelligence, there is no other calling which offers more possibilities of rising in the world than that of a clerk; and boys with these qualifications—boys who have a real ambition to get on are the juniors we want, not the numskull whose intolerable clumsiness makes him a nuisance to those around him. Competition is becoming more fierce every year—it is the real decade of the survival of the fittest, when the weakest must go to the wall, and therefore business to-day demands something more than ordinary ability.

**LEARNING YOUR TRADE.**—If, starting as a clerk, you wish to be successful in life, you must, the same as in every other trade or calling, make yourself master of all the details connected with the business you are engaged in; you must have your trade entirely in your grasp, and in order to accomplish this you must of necessity pass through a long period of apprenticeship until your knowledge and experience are such as to qualify you for the place you desire to hold. Commence with a firm determination to succeed, and you will do so; but it will require much energy and perseverance.

**THE INSINCERE YOUTH.**—I recently heard a clerk say “If I only knew book-keeping, and could draw out a balance sheet, I could get ten shillings a week more than I am now earning.” Now I happen to know that this young man, like hundreds of others, is not sincere in his wishes; he has no real ambition, for he goes out pleasuring, or takes a ride on his bicycle every night in the week, instead of staying in at times to learn book-keeping, as he would do, if he possessed the necessary energy to obtain his expressed desires.

**THE AGE TO COMMENCE.**—As to what age it is desirable to start a boy out in life will of course depend upon circumstances, but given the necessary education, and possessing the qualities we require, from 14 to 15 is a fairly good time to start a boy in an office.

**THE QUALIFICATIONS REQUIRED.**—If I were asked what are the most essential things to be known in order to qualify a boy for entering an office I should reply :—

1. Good handwriting.
2. Composition.
3. A thorough knowledge of figures (including decimals and fractions.)
4. A knowledge of one or more foreign languages (French, German, or Spanish in preference.)

and to these must be added a knowledge of accounts.

Given these, and possessing the ability of being able to adapt himself to his surroundings, any boy should be able to do whatever is required of him in the office within a month from the time of his entering it.

**THE OFFICE BOY'S DUTIES.**—Let it not be supposed, however, that the office boy's duties are easy—far from it; he is not unlike the general servant at home, and will be expected to do anything that is required of him, from stoking the fire to collecting the accounts. At first everything will be new and strange to him, but if he is made of the right stuff—if he has some “go” in him, and does not want to be told a thing too many times, he will soon settle down to his daily task and find no difficulty in getting through it, however difficult it may appear to him at first.

It is to help our young friend over these little difficulties—to shew him the right way of setting about a thing that this volume has been written, and having mentioned what is expected of him, we will now proceed to shew him how to obtain a situation.

**OBTAINING A BERTH.**—There are three ways of obtaining a “berth”—by advertising, by recommendation, and by answering advertisements. The first is almost useless—it is expensive, and no employer ever looks at “Situations Wanted,” he prefers to advertise

for what he wants, and states his exact requirements.

**ANSWERING ADVERTISEMENTS.**—Some boys are fortunate enough to get a place from the recommendation of friends, or from some family influence, when an interview with an employer is granted at once; while others are forced to answer advertisements in the daily newspapers. If the latter way is adopted, it is usual to make an application in writing, stating your qualifications, and asking that an interview may be granted you, somewhat after the following form :—

28, GREEN STREET,  
LONDON, N.

DEAR SIR,—

In answer to your advertisement in the *Daily Telegraph* of to-day, I beg to offer you my services as Office Boy. I am 14 years of age, and have just left (or am just leaving) school. I am considered quick and correct at figures, have a fair knowledge of accounts, and am fairly well up in French.

Should you think me likely to suit, I should be glad to have an interview with you.

Yours truly,  
JAMES DEAN.

“J. S.,” Box, 429,  
c/o THE *Daily Telegraph*,  
Fleet Street, E.C.

If you are successful in your first application you will be fortunate; if not, you must try again. Supposing your application to be considered a favourable one, you will receive a letter asking you to call at a certain time, on a particular day, and be sure you keep the appointment named.

**THE INTERVIEW.**—It is a general practice, when engaging a clerk, to judge pretty much by first appearances, and a boy with a neat and tidy appearance will, of course, be accepted in preference to one who attends slovenly dressed. Tidy dress, clean boots, a clean collar, and giving a quick intelligent answer to a question go a long way, and will greatly help a decision in your favour at the first interview. The slovenly boy who appears untidy will, if engaged, be rated at a much lower value than the clean, tidy one, so make yourself as smart in appearance as you can.

**THE PLACE OBTAINED.**—During the interview, if you are accepted, the wages you are to receive will be agreed upon, the office hours

will be named to you, and you will be told to commence (say) on the following Monday.

**ARRIVING IN TIME.**—On Monday, then, be sure you arrive at the office in time, open the door, take off your hat, walk in, and wait until some one speaks to you.

## CHAPTER II.

*In a strange place—The letter book—Indexing books—Simple indexing—Cross indexing—Torn pages—Cancelled pages—Copies of documents—Copying press—Water wells—Damping brush—Oil sheets—Drying sheets—Tissue or Copying Paper—Copying bath or copying tray—How to copy a letter—The right-hand way—The left-hand way—Memorandums—Copies are required—Press copies and how to take them—Hand copying—Duplicating.*

**IN A STRANGE PLACE.** — In our last chapter we left you, a new arrival, in a strange place, and we now want you to shake off that sense of uneasiness which you probably feel, giving careful attention to whatever is explained to you, and above all, if our instructions are not quite clear to you, say so at once, so that we can explain them again, as we particularly wish you to avoid the error of saying “yes” so prevalent with the new comer when asked if he understands a thing, while all the time he knows he is hazy, and in a few moments, after having

made a complete muddle of the thing he is requested to do, he invariably re-appears, saying he "can't seem to do it, as he does not quite understand it."

**THE LETTER BOOK.**—One of the first things you will probably be asked to do is to "Index the letter book." This is a bound up book of blank pages, the leaves being made of very thin tissue paper. In this book are copied all letters sent out of the office, the page on which each letter appears being written in the index, so that if necessary any particular letter which has been sent to a firm can be quickly traced and referred to.

**INDEXING BOOKS.**—The object of indexing a book is, as we have formerly said, that any letter required to be read can be found quickly. At the beginning of the office books several pages are shewn with capital letters from A to Z, reading downwards, and in this index must be placed the name of the firm to whom any letter or account is sent out, and the page or pages where each letter or account is copied.

**SIMPLE INDEXING** is merely putting down the pages of each firm as they occur. Thus, supposing letters were sent to James Allen & Co., Liverpool, on pages 3, 7, 9, 12, 13, and 15, your index would shew, on A—

Allen, James & Co., 3, 7, 9, 12, 13, 15,

and these figures would be added to from time to time as more letters were sent to this firm. Some houses also have the name of the place added to a firm's name. This is a good plan, especially when dealings are made with the firm at their different branches, or with any of the Railway Companies, and separate lines in the index would then be made for each branch, as, for instance :—

Allen, James & Co., Liverpool, 3, 7, 9, 12, 13, 15.

Allen, James & Co., Birmingham, 108.

Great Western Railway, Poplar, 1, 5, 10.

Great Western Railway, Swansea, 2, 4, 8.

It is then an easy matter to turn up a letter sent to any particular branch.

After a page has been indexed, we usually tick the number of the page with a blue pencil

thus, 15 ✓ so that when we wish to again index the book the pencil mark will indicate where we left off last time.

When a letter extends beyond three pages we do not usually put all the numbers down consecutively, but only the first page and the last with a small hyphen between them, as, for example, if we sent a long letter to Thomas Green & Co., which extended from pages 11 to 23 in our letter book, the index would appear:—

Green, Thomas & Co., 11-23,

but with any letter up to three pages we should insert the figures in their numerical order, as, 11. 12. 13., and a stop should always be placed after each figure at the time it is written, otherwise such pages as 1. 13. if no stop or comma is placed between them, would likely to be misread and cause both confusion and trouble.

It will be seen from the examples given that we always put the surname first, and as this often presents a difficulty to the beginner, we give over-leaf an illustration shewing the proper indexing of a few complex cases, and by referring

to these no difficulty should be found in indexing the name of any firm in the proper way.

A. Thomas, should be indexed

Thomas, A.

A. Thomas, & Co., should be indexed

Thomas, A., & Co.

A. Thomas, Green, & Co., should be indexed

Thomas, A., Green, & Co.

A. Thomas, Son, & Co., should be indexed

Thomas, A., Son, & Co.

The Cranon Belt Co., should be indexed

Cranon Belt Co.

You will notice that a very large number of letters is addressed to some firms, while to others only a very small number is sent, and, in indexing your books, you must be guided as to what space to leave by the number of letters each firm receives from you. If you are in large correspondence with a particular house, four lines at least should be left in the index to carry the pages you will have to enter—that is, having written the name of the firm on one line, you will leave a space of three lines before putting

down the name of another firm—while for a house to whom only an occasional letter is sent one line is generally sufficient—that on which the name is written.

However, should you by an oversight not have apportioned sufficient space in your index to carry the whole of your correspondence with any firm, you may, as soon as your space is exhausted, place a star at the end of the last figure in the line and re-write the name lower down, placing a similar star before it, thus:—

Allen, James & Co., Liverpool, 3, 7, 9, 12, 13,  
15, 16, 18, 20, 21, 22, 23, 24, 25, 26, 27\*

Anderson & Co., 56.

Anderson Brothers, 94.

\*Allen, James & Co., Liverpool, 28, 29.

**CROSS INDEXING.**—The object of cross indexing a book is that having found one letter we are able to go backwards or forwards right through the book without again referring to the index. This is an advantage, and well worth the extra trouble involved. Let us still take the letters to James Allen & Co., Liverpool, whose

index on p. 14 shews pages 3, 7, 9, 12, 13, and 15. After having put down the number 3 in our index, we shall put a naught and a stroke in the form of a fraction on the left hand side of the letter on page 3, thus—

0

This indicates to us that page 3 is the first letter to that firm. When we next index, which is page 7, we shall put down 7 in the index, and we notice that page 3 is the previous letter. We therefore turn to page 3, and underneath our previous figure we put down 7, so that page 3 appears—

$\frac{0}{7}$

and this shows us that page 7 is the following letter. Turning now to page 7 we insert the figure 3 which shows us that this is the previous letter—

3

and so we go on with each firm. In order to make this quite clear, we will give a full illustration of all the pages named above.

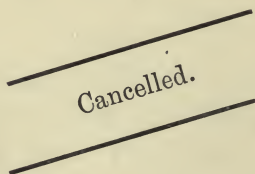
James Allen & Co.'s index shows letters to them on pages 3, 7, 9, 12, 13, and 15. The cross index on the pages of each letter should then be—

|                 |     |     |     |         |    |
|-----------------|-----|-----|-----|---------|----|
| $\frac{0}{7}$   | ... | ... | ... | on page | 3  |
| $\frac{3}{9}$   | ... | ... | ... | „       | 7  |
| $\frac{7}{12}$  | ... | ... | ... | „       | 9  |
| $\frac{9}{13}$  | ... | ... | ... | „       | 12 |
| $\frac{12}{15}$ | ... | ... | ... | „       | 13 |
| $\frac{13}{15}$ | ... | ... | ... | „       | 15 |

**TORN PAGES.**—It often happens that a page in the letter book becomes torn or unstitched, and such pages must be carefully mended from the side opposite to that on which the writing is read, so as not to cover up any part of the writing. Gummed paper on reels suitable for this purpose can be bought at most stationers, or where this cannot be had, a piece

of stamp paper—that is, the unprinted ends or sides of a sheet of postage stamps will answer almost as well. But never on any pretence whatever tear out a leaf from the letter book, or, indeed, from any of the office books.

**CANCELLED PAGES.**—Sometimes we do not forward a letter even after it has been written and copied, but we substitute another written in a different way, or where by mistake we copy a letter through two pages instead of one, and in such cases we cancel the superfluous copy in our letter book by writing across the page—



Cancelled.

The cancellation is usually made with a blue or red pencil, and when another letter is sent in substitution of the one cancelled we usually

indicate where the other letter is to be found, thus—

~~Cancelled.  
See p. 106.~~

Should you by mistake cancel a page in your letter book, the mistake can be rectified by adding the word “stet,” which means “let it stand” thus:—

~~Cancelled~~ STET

but you should use a different coloured pencil to annul the cancellation. If “cancelled” is written in blue, write “stet” in red or *vice versâ*.

**COPIES OF DOCUMENTS.**—All business houses keep a copy of their outward correspondence and accounts, besides making copies of the many documents and papers they use, so that a complete record of the business may be kept, and a speedy reference be made to any past transaction if required. For this purpose all letters to be copied must be written with copying ink, and we require a copying press, and the things used in connection with it, which we will now describe.

**COPYING PRESS.**—This is usually fixed on a stand, having two drawers, in one of which are kept the oil sheets and drying sheets, and in the other tissue paper for copying. By turning round the handle of the press the screw is lowered so as to squeeze the book between the two plates of iron, the pressure thus given causing the wet page to absorb the ink without running. All office books are not of the same size, and two or more copying presses are usually supplied to fit the various books used.

**WATER WELLS.**—These are made in various shapes and sizes, some are of china, and some

of japanned tin; some are hung up by the side of the copying press, others are kept on the table. Their sole use is to hold a supply of water for wetting the damping brush.

**DAMPING BRUSH.**—These are sometimes made of fine hair, and sometimes of india-rubber covered with felt. They are used to wet the pages of the book before copying, and should be both soft and clean, so as not to tear or soil the pages. Some persons call them a copying brush.

**OIL SHEETS.**—These are thick pieces of paper of a yellow colour oiled in some special way to prevent the moisture from the damp sheets coming in contact with the other leaves of the book.

**DRYING SHEETS.**—These are sheets of thick paper, similar to blotting paper, used to absorb all the superfluous moisture put on by the damping brush; and when these are not to hand, a piece of ordinary white blotting paper, folded double, will answer the purpose equally

well. In fact, some firms use blotting paper in preference to the drying sheets usually sold.

**TISSUE PAPER or COPYING PAPER** is a very thin paper specially made for the purpose of copying. Tissue paper is usually white, and copying paper brown or buff colour, besides which there is the Japanese rice paper, exceptionally thin and flimsy, but specially good where many copies are required.

**COPYING BATH or COPYING TRAY.**—There are numerous devices to obviate the use of the damping brush and drying sheet. There is the copying tray, which is fitted with india-rubber sheets (so called); these are kept wet, and when of the right moisture are placed on the sheet to be copied, when they are supposed to just make the sheet sufficiently wet to take the impression desired; but it requires considerable experience before this perfection can be obtained, and for the *beginner*, the older way of copying with the brush and drying sheet are more to be recommended.

**HOW TO COPY A LETTER—THE RIGHT-HAND WAY.**—Let us suppose you have to copy a letter on page 19 of the letter book. Open the book, and after slightly wetting the first finger of the right-hand, you will turn over page 19 to cover page 18, so that page 20 appears in front of you. Now place an oil sheet on top of page 20, turn back page 19 over it, and well damp the page with the damping brush, place a drying sheet over the damped page, and on the top of the drying sheet place another oil sheet. Next close the book with the left-hand, and place it, the back outwards, in the copying press. Screw down the press as far as it will go, leaving the book in the press for a few moments in order that the pressure may cause the drying sheet to absorb the superfluous moisture. Unscrew the press, take out the book, and by placing the thumb of the right-hand on the top oil sheet, open the book flat in front of you. Lay the oil sheet on the back of page 18, take off the drying sheet, lift up page 19 and insert the letter *underneath* so that the writing appears through, place an oil sheet on top, close the book with the left-hand, and put into the press again, screw down the press and leave the book

in for a few moments as before, when the pressure will cause a copy of the writing to appear on page 19. Remove the book from the press as explained above, take out the letter, but leave the oil sheets in the book for a time—one underneath and one on top of the page which has been copied—so that the leaf may thoroughly dry.

Almost all business letters are written on one side of the paper only, but should both sides be written upon both these sides should be copied at once (not taken separately), by placing the letter between *two* damped pages—say between pages 19 and 20—when the front of the letter will appear on the *front* of page 19, and the back of it on the *back* of page 20.

When copying a letter of say four pages or more, all the number of pages required should be damped at the same time, but each wetted with the brush separately. For instance, if you wish to copy a four-paged letter commencing on page 20 you will damp page 24 in the same manner as above, next lay page 23 on the top and damp this, then pages 21 and 20, wetting each page separately; and remember to put in your letter to be copied in the same way. The

continuation sheets of a letter are always numbered 2, 3, and 4, etc., and in copying them you will begin at 4 first. Never *wet* more than one page at a time, as if you attempt to damp two or more pages at once the water will not be evenly distributed, and some parts of the underneath pages will be drier than the others, which will result in the copy being faint.

It is always a good plan never to wet the *number* on a page, as by keeping this dry the wet pages are easily separated; this dry corner does not adhere to the pages below it, and the commencement to separate the pages should be begun there.

The manner of copying explained above is the right-hand way, and is undoubtedly the best, as when putting in our letters to be copied (seeing that the writing shows through) we can see whether they are straight or not and can easily shift them into position.

**THE LEFT-HAND WAY.**—Another way of copying is the left-hand way, which we will describe in case the reader may wish to use it. To copy on page 19 you will lay your oil sheet on the back of page 18, lay page 19 on the top,

and wet with the brush. After taking the book out of the press you will place your letter *face downwards* on the *back* of page 19; and if this method is used care must be taken to gauge the letter evenly all round *before* laying it down, as if the letter is newly written it will copy on to the wet page the moment it touches the paper, and therefore it cannot afterwards be moved without "blurring" the page. With the right-hand way this blurring can be avoided, as the letter can be shifted into position before the wet page is allowed to touch it.

Whichever way is used, only practice can teach you the exact moisture required to get a clear copy. If the page is made too wet, the ink will run and the copy be blurred; while when insufficiently damped, the copy will be indistinct or quite unreadable. Both are bad, and should be unpardonable after a week's practice.

The whole of the book should never be put into the press, but the rounded back should always be left outside; and, further, the leaves should not be damped close to the binding, but a margin of one-eighth of an inch should be left dry, otherwise the leaves will rot and pull out.

In fact the neglect of these two simple rules is the cause of a letter book having a torn unshapely appearance, for the binding becomes rotten with the continued wetting and pressure, the stitching gives way, and the leaves fall out.

**MEMORANDUMS.**—Memo. forms are used when a communication is not of sufficient importance to require a signature of the firm, and they usually only consist of a few lines. These are copied two on a page, one above the other; and when only one is copied at a time, care should be taken that the blank half page is filled up on first opportunity.

**COPIES ARE REQUIRED.**—Besides copying a letter in a book we usually want for various purposes, one or more *press copies* of all our documents and correspondence for use in the office, or in cases where the original is sent away, and we wish to retain a copy of it. When we send out our outward mail each week, we take two or more copies of all the letters and documents enclosed, and in our mail of the following week we shall enclose these copies in case the originals miscarry or are lost on the voyage.

Some of these documents will be in printed form when a copy of them is made by hand, but where they are entirely written we must take a copy of them from the original in the press.

**PRESS COPIES AND HOW TO TAKE THEM.**—By a press copy we mean the copy of a letter or a document taken by pressure on tissue paper by means of a copying press.

If you wish to take one or more copies of a letter at the same time that you take the letter book copy, it is easily done by placing the necessary number of tissues (wetting them separately) on the *top* of the letter book page, and, of course, the greater the number of copies to be taken, the damper must each succeeding tissue be made, and the longer must the book be left in the press to let the ink run through.

Some persons prefer to take each copy separately, after the letter book copy is made, and the copies are then made between the copying boards (or when these are not available, between the cover and the first page of the letter book) in the same manner as described above. When more than one copy is required, and they are taken separately, each succeeding tissue should

be made a little damper and be pressed longer than the previous one.

When type written letters are copied, less moisture and less pressure is required than for hand written ones, as the ink is thicker—it runs more freely and blurs quickly. Typed letters are usually copied with so-called india-rubber sheets—that is, thin sheets of rubber covered with a kind of linen, which retain their moisture for some time. One of these is taken from the bath and placed on the tissue between oil sheets. They damp the paper evenly, and neither the damping brush or the drying sheet is required; but there is just the right moisture to be ascertained—by experience.

**HAND COPYING.**—Besides the system of press copying, and the many forms of duplicating, the young clerk will often be called upon to copy certain documents by hand. Bills of Lading and Marine Insurance Policies for instance, are printed forms wherein the necessary particulars for each case are filled in by hand, and exact copies of these documents must be made in the same way. Whenever you are told to “make a copy” of anything, whether it be

the copy of a printed form, or of a letter from the letter book, the copy of an invoice, or of an account, be sure you make an *exact copy* of it, first writing on the top ("Copy,"), and where there is a signature at the end, prefix the signature with ("Signed.") Thus, suppose you are copying a letter signed by James Dean & Co., your copy would appear—

(Copy.)

An exact copy of the letter here.

(Signed) JAMES DEAN & Co.

**DUPLICATING.**—Many firms send out price lists or circulars, either daily, or at certain intervals, and these are usually made on one of the many duplicating appliances, of which there is a large number on the market. Some of them are in the form of a shallow oblong tray, containing a sort of gelatine substance, and the circular to be copied is written with a special ink, the circular is then placed face downwards, a small roller being passed carefully over it, the paper is then removed, and an exact copy of the writing is left impressed on the gelatine. Blank

sheets are then placed in the tray one by one and the roller passed over them, fifty or more copies being obtainable from the one writing. When the required number of copies has been obtained, the writing on the gelatine is sponged off with warm water, and the tray is ready for use again. After a time, the gelatine becomes black with the ink used, it is then taken out of the tray, melted down in a small pot, and run into the tray again to cool, when it is again ready for use.

Other duplicating appliances are made by using a special pen, having a small toothed wheel, which indents the writing into a specially prepared paper. The writing is then transferred by ink and roller as above.

Besides which there is the new American machine—probably the best of them all—from which duplicate copies are made by a revolving cylinder.

Whichever method is used—if one is used at all—someone in the office will shew you how the machine is worked.

## CHAPTER III.

*Making himself useful—Running errands—Reply by bearer — Verbal messages — Checking accounts — Making out accounts—Debtor and creditor—Debit and credit—Credit—Assets and liabilities—Inst.—Ult.—Prox.—Idem.—Messrs.—Esq.—c/o.*

In this chapter we propose to deal in a general way with those things which more particularly refer to a boy making himself useful, while at the same time we shall endeavour to explain to him the meaning of some of the peculiar terms we use in business.

**MAKING HIMSELF USEFUL.**—To the boy who wishes to get on we would specially say that the first essential lesson to learn is that he should make himself useful. The office boy is as it were the “general servant” of the office, and there are many odd jobs to do, and many a service which will be expected of him by his seniors, to whom he should be respectful at all times. The cheeky boy is never liked, nor is the

boy who tries to shirk any little odd job he may be required to do—and in his daily round of duties he will find a good many of them—unpleasant, perhaps, if he has not done them before, but still necessary to be done. The boy who is willing, respectful, and obliging is sure to get on, as it is apparent he is doing his best; failures he is sure to have, but he will soon overcome any little difficulties he may find at the commencement of his career.

First of all he should keep the office tidy, taking care that all books not in use are kept in their places on the shelves. Some of the seniors will use a certain number of books each day, and these should always be placed on the desks or on the rack—notice where a person keeps his books, and place them there first thing in the morning ready for his use. Any books found lying about should be placed on the shelf. Some senior clerks have a bad habit of throwing books down anywhere after use; let them see you mean to keep the place tidy.

The book-keeper will require the Cash Book, Day Book, Journal, Letter and Bill Books, each day; and if he is methodical, as he should be, each book will have a special place allotted for it.

If you want to please him, notice just where each book is kept, and have it in its place ready for him every morning.

You should go round every day to see that all stationery boxes are well stocked, and that all ink pots are kept filled. You will notice that we use three kinds of ink—writing and red ink for the books and accounts, and copying ink for any document or letter which is to be copied—so be sure that all the clerks are supplied with each kind, and when you see an ink bottle getting dirty or foul, take it away and wash it, not wait for it to be pointed out to you. When in use, see to the fires, taking care that they do not get too low before being made up again. Before leaving for the night it will be your duty to clear up the office, and see that all books and cash boxes, etc., are placed in the safe, and that the latter is properly locked.

In conclusion we would add that you should study the interests and convenience of those around you, not considering anything you are told to do as being below your dignity ; and if you see a thing wants doing, go and do it, not wait to be told, as it is just this difference which denotes the willing boy, anxious to please, from

the dull-brained one, who thinks he should always "wait till he is told."

**RUNNING ERRANDS.**—In every office there is a certain number of letters which are delivered by hand each day, and the "morning round" is sometimes a long one. It is therefore important that you should thoroughly know the locality you are in, and also be familiar with all the principal streets in the City. Your employers may have dealings with houses some distance away, besides the usual number of customers round about your own neighbourhood, and an intelligent boy will soon find out the "near cuts," which will greatly assist him in his rounds. The City abounds with short side streets and alleys, and many of these are very convenient for shortening a journey. When on an errand do not idle away your time talking to other boys, exchanging stamps, or looking into shop windows; leave these diversions for the lunch hour. A boy who is quick on his errands is sure to get on, as it is one of the best tests that he has "something in him."

**REPLY BY BEARER.**—Sometimes a letter or an envelope will be headed "Reply," which

means that the messenger should ask and wait for a reply ; and if a verbal one is given him, he should take care that he understands it before he leaves, bringing back an intelligent answer.

**VERBAL MESSAGES.**—An intelligent boy—one who can give a straightforward message and bring back an intelligent reply—will soon find his abilities in this respect much appreciated. Whenever you are given a verbal message to deliver to any one of your customers, be sure that you thoroughly understand the full import of the message given you, and if you can do so, repeat it in the exact words, not necessarily in a parrot-like way, as if you do not understand the subject, but in an easy intelligent manner, just as if the words were your own. Do not, however, enter into details beyond those given you, but at all times speak and act with discretion, and if questions are put to you on business matters *outside* those connected with your message, it is far better to reply “ I don’t know,” or ‘ Mr. Johnson did not say,’ rather than disclose any information which may not be to your employer’s interest.

In a similar way, when you bring back a reply, make sure and grasp its meaning. Let your employer see that you can be relied upon in giving or delivering a message, and you will soon gain his confidence.

**CHECKING ACCOUNTS.**—You may be called upon at any time to check an account which a senior has made out, for the purpose of seeing whether his figures are correct, and it is then you will quickly find how much of your school knowledge of figures agree with the practical part of your new occupation. To be quick at figures means something more than being able to add up a column of them without a mistake, and whatever your employers' business is you should do your very utmost to master their system of accounts. Whether they sell by the ton, hundredweight, pound, or ounce ; whether they sell by the gallon, quarter, or bushel ; or whether they sell by the dozen or gross, you should, as soon as possible, strive to find out the shortest way of doing their calculations, asking advice from your seniors if need be, as, if you do not know, and those about you see you are anxious to learn, they will be pleased

to help you if you ask them at a convenient time.

**MAKING OUT ACCOUNTS.** — Sooner or later you will be told to make out an account, or to copy or rewrite one already made out—it may be a simple Invoice or a Statement to commence with—but whatever it is, neatness and clear legible figures are the two essential points in making out accounts. Aim at making your figures of an uniform size, and always keep them within the £ s. d. lines.

**DEBTOR AND CREDITOR.** — One of the most puzzling things which perplex a young beginner in office work is the phrase “Debtor and Creditor,” with its corresponding term “Debits and Credits,” and yet they are simplicity itself when once the manner of applying them is thoroughly understood. The very essence of book-keeping, of making out an account, or being able to intelligibly read an account, is a thorough knowledge of Debits and Credits, and the manner of applying them to any particular account. Both in book-keeping and accounts a

debtor is always indicated by Dr., and a creditor by Cr.

The debit side of an account is always the left-hand side, while the credit side is the right-hand side.

If I sell goods to Mr. Jackson amounting to £20, he is, until the goods are paid for, my *Debtor* for that amount, and I am his *Creditor*. When he pays for the goods, I am his Debtor for the amount received, and he is my Creditor. If, therefore, I Debit him with what he owes, by charging his account with it in my books, and, when he pays, Credit him with the amount received, his account will be squared—it will balance in my books.

Similarly, if I Credit my Goods Account with the value of the goods Mr. Jackson received, and, when he pays me, Debit this account with the amount he pays, my Goods Account will be squared as well.

If you have carefully followed the above illustration, it will be clear to you that a person is Debtor to what he receives from you, while you are Creditor for what you give him; or, he is Creditor for what you receive from him, while you are Debtor to what he gives you; and in

order to keep your books straight you Debit (that is charge) a Debtor with what he owes, and Credit (that is place to his credit) a Creditor with what he pays away, whether the Dr. or Cr. be yourself or any other person.

**CREDIT.**—The word “Credit” has another meaning besides that described above. It also means trust. If you sell goods to a person for payment at a future time, you trust him, or, as we say in business, gave him credit, as you know from his past transactions with you, or from the good name he bears for his upright dealings in business, that he will pay you when the amount is due.

**ASSETS AND LIABILITIES** is another perplexing term to the junior. Assets means everything which belongs to a person, or anything which can be turned into money, and it includes, of course, money at his disposal, or money owing him, or trade debts. The office furniture is an asset and so is a share certificate, because if they were sold they would fetch so much money. Liabilities are just the opposite to Assets, as they refer to money which a person



owes to another. When therefore you hear these terms used, or you see them appear in a balance sheet, you will remember that Assets means value you possess, and Liabilities money you owe.

**INST.**—An abbreviation of instant, means of the present month, as “We have your letter of the 5th inst.”

**ULT.**—An abbreviation of ultimo, means of the last month, as “Your letter of the 30th ult. is duly to hand”; while January ult. would mean last January.

**PROX.**—An abbreviation of proximo means of the next month, as “Your esteemed order will be ready on the 10th prox.”; while March prox. would mean next March.

**IDEM.** means the same, and is often applied in the following manner “We wrote you on the 10th March last, and received your reply on the 12th idem.

**MESSRS.** is an abbreviation of the French word Messieurs, and means gentlemen or sirs.

It is always used before the name of a firm as—

Messrs. ALFRED GREEN & Co.

ESQ. is an abbreviation of Esquire, a title generally given to all the persons we deal with when we address them separately as—

JAMES BLACK, Esq.,

c/o Messrs. HILL & Co.,

16, Tower Hill, E.C.

C/O means care of, and is used when we forward a letter to some person through the medium of some other person or firm as shewn above.

## CHAPTER IV.

*Inward Correspondence—Pigeon holes—Docketing letters—Correspondence boxes—Letter files—Inward invoice book—Filing papers and reports—Address book.*

**INWARD CORRESPONDENCE.**—The next subject that claims our attention is the Inward Correspondence, by which we mean all letters, papers, and documents which come into the office. These must be carefully preserved and placed away in such a manner that they can be easily referred to when required. There are many ways of doing this, and probably five out of six offices you might enter would use a different system. The great object is that the papers should be kept in alphabetical order, and in the order of their dates, so that they can be found quickly should it be necessary to refer to them at any time.

**PIGEON HOLES.**—This is one of the oldest systems of keeping letters, and consists of a large case, similar to a bookcase, the top part of which is divided into compartments, each labelled with a letter of the alphabet. The lower part of the case forms a cupboard, in which we keep our stock of stationery and books. Before we can put our letters away they must be “docketed” with the name and date, etc., as shewn on p. 47, all letters from firms beginning with A will be put into section A, the docket end first facing the left, taking care that each letter is put at the back of the previous one, when they will always be in the order of their dates.

If the letters from any particular firm should be unusually large, a separate compartment should be labelled with the firm's initials, and specially kept for them.

**DOCKETING LETTERS.**—To docket a letter is to endorse on the back of it any useful particulars so that the date or contents may be known without actually unfolding the letter. The docket most commonly used is the date of the year, the name of the firm, the date of

receipt, and the date of reply, and these are commenced quite close to the top, thus :—

1902.

JAMES GRANT & Co.,

Dated 11th November.

Recd. 12th           ,,

Ans. 13th           ,,

R. or Recd. means received ; and A. or Ans., answered.

Some firms would add a short abstract, as :—

Enclosing cheque, £126/10/5.

Advising despatch of Order, 6/11/02.

Confirming Order for 50 tons Steel Rails.

And the contents of a letter being thus shewn it is not necessary to unfold it when searching for any particular one we may wish to find. Before docketing, all letters should be folded longways, of a uniform size and width—a piece of cardboard may be cut of a size which will conveniently fit into the pigeon-hole, and kept as a

pattern until you are able by "eye measurement" to gauge the size required.

Some firms docket their letters as soon as the post is opened each morning, using an india-rubber stamp with moveable dates for this purpose, and certainly this system has much to recommend it, for after the letters have been distributed round the office to the parties they most concern, some of them may be kept for days before being returned to you to file away. Other houses would give you their pile of letters just before closing time, or leave them for you to collect from the desks, and in such cases it will be no easy work for you to fold and docket these collections next morning.

Whatever system is followed, it will devolve on you to see that the docket is completed before the letters are put away. Some of your seniors may omit to insert the date of reply, and if they do it will be necessary for you to consult the letter book for the date you require.

Never let your daily pile of letters get ahead of you, but see that they are carefully and neatly put away during the day, even though you have continually to return to them at odd moments.

It is wonderful how quickly the office papers accumulate, especially where they are tossed into a drawer (as alas ! on many instances they are), and there left day after day until the task of getting through them becomes a most perplexing one ; whereas with a little tact they might all be put away each day.

When a letter has been written on both sides, the docket may be made in *red ink*.

**CORRESPONDENCE BOXES.**—At the end of the year the letters are taken from the pigeon holes, and done up in bundles, tied with string or tape. The A's in one bundle, the B's in another, and so on. The bundles are then packed away in wooden boxes, which are arranged on shelves round the office ; each box has a lock and key, besides having the firm's initials and the date of the year painted upon it, as —

A. B. & Co.,

1902.

so that the date of the contents of each box can be readily seen. The key is usually left in the box, but it is common to attach a label to it

bearing the same date of the year as the box itself, so as to distinguish it from others should the keys get mixed.

**LETTER FILES.**—Another way of putting away letters, etc., is by means of the modern “Pilot file,” in the shape of a blank book containing an index. The papers are perforated with the aid of a “punch,” and are then inserted in their proper index in the file. When the file is full it is numbered and dated, as for instance—

A—Z

From

10th October, 1202,

To

31st December, 1902.

**INVOICES.**

and kept in a convenient place for reference. Another system in use is a cabinet containing a number of indexed drawers in which the letters may be filed, and when these drawers are full

the contents are put into separate cases which form a book.

There are numerous patents for letter filing, but the principle is the same in them all, whether the papers are held together by a spring or by the perforated holes, and the object of them is to do away with the pigeon holes and the necessary docketing which they involve.

Of course you will understand that all papers of the same class will be kept quite separate—the letters on one file, the invoices on another, the receipts on a third, and so on.

**INWARD INVOICE BOOK.**—Some of the older merchants still adhere to the old fashioned method that of gumming their inward invoices into a book, the back of the invoice bearing an endorsement as follows :—

31st January, 1903.

JAMES ALLEN & Co., B'HAM.

Brass Dishes.

£36 14s. 3d.

The book is then indexed and kept together by a leather strap and buckle.

**FILING PAPERS AND REPORTS.**—Almost every business house subscribes to some paper or market report, and these are generally kept together by two narrow strips of wood, having two or more holes in them about equal distance from each end. A lace is threaded through the holes of one of the strips, and on this strip is placed the paper to be filed, holes are then pierced in the paper to correspond with those in the wood, the lace threaded through them, and the other strip coming on top, the lace being then tied with a knot and bow.

**ADDRESS BOOK.**—Before putting away your Inward Letters, you must be careful to see that the address of any new customer, or the new address of an old customer who advises you of his removal to other offices is inserted in your address book, and also be sure to add his telegraphic address and his telephone number if they are not already entered. A book of this description is kept in most offices as a convenient ready reference to any address of clients that may be required, and it is your duty to see that the book is kept closely posted up as any new entries in it become necessary.

## CHAPTER V.

*Outward correspondence—General letter book—Foreign letter book—Invoice book—Account sales book—Account current book—Statement book—Copy order book—Telegram book—Enclosures—Stamps—Perforated Stamps—Answering letters—London letters—Country letters—R.S.O.—Foreign and colonial letters—Registered letters—Registered envelopes—Post office guide—Postage book—Petty cash box.*

**OUTWARD CORRESPONDENCE.**—We now come to the Outward Correspondence, and under this heading is included all letters and accounts sent out of the office—some of them will have to be delivered by hand, some will be posted for delivery in the United Kingdom, while others will be sent abroad; and the young clerk in a merchant's office will soon find that "Mail Day"—the day that our foreign letters are written and despatched—is a very busy day indeed. The number of books used will of course vary with the business we are engaged in, and with a very large firm a separate set of books will be

kept for each department. The usual books which are found in a merchant's office, and which the young clerk will be asked for by his seniors are usually the following :—

**GENERAL LETTER BOOK.**—In this are usually copied all inland letters and memorandums of a general nature referring to the business.

**FOREIGN LETTER BOOK.**—All foreign correspondence is copied in this book, and one or more press copies are taken at the same time.

**INVOICE BOOK.**—This contains copies of all the invoices sent out, and press copies of them are usually wanted as well.

**ACCOUNT SALES BOOK.**—In this are copied the account of goods which we have sold for foreign customers who have “consigned” the goods to us for sale.

**ACCOUNT CURRENT BOOK.**—This contains copies of the Accounts Current which we

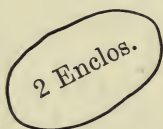
from time to time send out to our customers. It shews what we have received from them, or for their account, either in goods or money, and what we have paid away for them; a balance being struck between these two amounts to shew what we now owe them, or what they owe us. Press copies of this account will sometimes be required.

**STATEMENT BOOK.**—In this are copied the Statements we periodically send out to our customers, showing the amounts they owe us for goods supplied.

**COPY ORDER BOOK.**—All orders we send out for the supply of goods are copied in this book.

**TELEGRAM BOOK.**—This contains copies of all the telegrams sent out, and a tissue copy of them is usually taken at the same time, so that it can be enclosed in the letter which “confirms” the telegram sent. Usually there are two Copy Telegram Books—one for inland telegrams and one for foreign.

**ENCLOSURES.**—Having copied our letters, as shewn on pp. 25-29, one must now prepare them for the post. A good correspondent will note in abbreviated form either at the head or foot of his letter the number of “Enclosures” that are to go with it, thus—



2 Enclos.

And before folding a letter the young clerk should be most careful to see whether such an index is named or not. If it is, he should read through the letter to see what these enclosures are, and, having found out their nature, should be careful to see that he secures the right ones by asking the clerk who wrote the letters, if, as often happens, they are not attached to the letter itself. When these documents are found, they should be attached to the letter by a pin, or, if numerous, by a paper fastener, a supply of which will be found in most offices. In folding a letter care should be taken that it is evenly and neatly done; a large choice of envelopes is

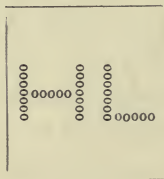
usually available, and it is far better to select an envelope of a larger size rather than squeeze a letter into a small one, especially with the foreign mail where "enclosures" are numerous.

Before leaving the subject of Enclosures, we would just point out how very necessary it is that both letters and enclosures should be placed in the right envelope. There are few business men who have not experienced how annoying it is to receive a letter from a client stating that Messrs. Blank & Co.'s letter has been enclosed to him by mistake, or that the enclosures mentioned were not inserted in the letter sent to him, for which annoyance the office boy is invariably responsible, and carelessness in this respect could not be tolerated long, however lenient an employer might be.

**STAMPS.**—Another point of great importance is the stamping of letters. All correspondence should be weighed and extreme care taken that stamps of the proper price are affixed before posting, for when an unpaid letter is posted, double the postage is charged on delivery, and where the postage is insufficiently paid, a charge of double the deficiency is made, so you will see

how important it is that care should be given to the accurate stamping of letters. The correct place for stamps is the upper right-hand corner of the envelope. The continental way of affixing stamps at the back or at the bottom of an envelope should not be copied.

**PERFORATED STAMPS.**—Some firms, to prevent pilfering, or theft, have their stamps perforated with the initials of their name before they are used, and the stamps then appear punched with small holes thus—



**ADDRESSING LETTERS.** — Neatness and clearness are the two important points which should be aimed at in addressing letters, etc. Commercial envelopes are always oblong in shape, the square or court shape we are accustomed to at home are not used in business. Do not commence your address too near the top,

nor finish it too near the bottom, and do not use more lines than are really necessary for clearness.

**LONDON LETTERS.**—For the greater convenience in handling letters and parcels, the post office authorities have divided London into various districts, which are indicated by certain letters, and these, for all London correspondence, should always be added to an envelope, as it facilitates both sorting and delivery.

|      |      |                                                        |
|------|------|--------------------------------------------------------|
| N.   | ...  | means the Northern District.                           |
| N.E. | ...  | „ „ North Eastern District.                            |
| N.W. | .... | „ „ North Western „                                    |
| S.E. | ...  | „ „ South Eastern „                                    |
| S.W. | ...  | „ „ South Western „                                    |
| E.   | ...  | „ „ Eastern „                                          |
| E.C. | ...  | „ „ Eastern Central District<br>and includes the City. |
| W.   | ...  | „ „ Western District.                                  |
| W.C. | .... | „ „ Western Central District.                          |

**COUNTRY LETTERS** sometimes require the name of the county added to them when they are sent to some out of the way place, or where

the place has no post office of its own, and so do letters sent to any town or place when some other place bears the same name. For instance, there are two Newports—one in the Isle of Wight, and one in Monmouthshire. The former would therefore be addressed :—

JAMES ALLEN, Esq.,  
 Spring Gardens,  
 Newport,  
 I.O.W.

and the latter :—

MESSRS. GREENWAY & DYER,  
 Metal Merchants,  
 Newport,  
 Mon.

R.S.O. often seen in an address means Railway Sub-Office.

**FOREIGN AND COLONIAL LETTERS** usually require the name of the country as well as the name of the state or province to be added, as, for instance:—

Messrs. T. ARCHER & Co.,

Merchants,

Canton,

China.

while letters to the United States should always bear the recognised abbreviations which are used to indicate certain territories, cities, or states there, as, for instance—

|       |     |     |                    |
|-------|-----|-----|--------------------|
| Mass. | ..  | ... | for Massachusetts. |
| N.Y.  | ... | ... | „ New York.        |
| N.J.  | ... | ... | „ New Jersey.      |
| Vt.   | ... | ... | „ Vermont.         |
| Ore.  | ... | ... | „ Oregon.          |
| Col.  | ... | ... | „ Colorado.        |
| Fa.   | ... | ... | „ Florida.         |
| Ga.   | ... | ... | „ Georgia.         |

and so on.

**REGISTERED LETTERS.**—When commercial documents, such as bills of lading, bills of exchange, securities, coin, or cheques, are sent by post, it is usual to “register” them at the post office, the registration fee for an ordinary inland letter being 2d., which of course must be prepaid in addition to the ordinary postage. Registered letters should be handed in over the counter of the post office (not dropped into the letter box), and a receipt obtained for them.

It is sometimes essential to ensure the actual delivery of a letter in case we should require to prove delivery of it, or where it is most important that a letter can be traced if necessary, and in such instances registering a letter forms a ready means of obtaining that end, as the actual receiver must give his signature in exchange for the letter.

**REGISTERED ENVLEOPES** with the proper stamp embossed upon them can be obtained at any post office. The registration fee ensures the careful handling of a letter, as each person through whose hands it passes, including the

party to whom it is addressed, gives his receipt for it, besides which, in the event of damage or loss, compensation is allowed, according to scale, in proportion to the fee paid.

**POST OFFICE GUIDE.**—This is the official handbook appertaining to all post office affairs, and the young clerk is referred to it for any further information he may require regarding what can and what can not be sent by post, the weight and sizes of letters or parcels, and the charges to be paid upon them, etc. It is published quarterly, price 6d., and may be obtained at all post offices.

**POSTAGE BOOK.**—Our young friend will find that a certain amount of money will be given him, varying from £1 to £5, to buy postage stamps, and, in some offices, to pay for any telegrams he may have to send away, and this amount of money he will have to account for in the Postage Book, so that we can correctly charge our “Office Expenses Account” in the Ledger. This money we shall obtain from



carry forward our balance to the next page of the book, as explained on the other side—

| POSTAGE.     |   |                      |   |    |    | BOOK.        |   |    |   |  |  |
|--------------|---|----------------------|---|----|----|--------------|---|----|---|--|--|
| 1902<br>Oct. | 1 | To Stamps<br>on hand |   | 2  | 0  | 1902<br>Oct. | 1 | By |   |  |  |
| „            | 1 | „ To Cash<br>on hand |   | 16 | 10 |              |   |    |   |  |  |
|              |   |                      | £ |    |    |              |   |    | £ |  |  |

Almost all firms have a different system of book-keeping, and in some houses the stamps on hand would be considered as cash, when we should balance the book by inserting in one line instead of two as shewn.

By Balance—cash in hand, £0 18 10

and the page above would then read—

To Balance—£0 18 10.

Some firms class their telegrams as postage, while others would charge them to Petty Cash,

and in such instances the young clerk would ask the Cashier for the amounts as he required them.

**PETTY CASH BOX.**—In this you will keep under lock and key any balance of money you may have in hand, and in it also you will keep any stamps not used during the day. And here I would give one sound piece of advice: Never, on any account, borrow or lend (much less steal) any money under your charge, but always have in your Petty Cash Box the exact amount, either in stamps or money, required to balance your book, for at any moment you may be called upon to shew your cash box and book, and if the balance between them did not agree “the day of reckoning” would be a severe one for you.

## CHAPTER VI.

*Telegrams—Telegraphic addresses—Inland telegrams—  
Foreign telegrams—Cablegrams—Telegraphic codes  
—The telephone.*

This chapter deals particularly with telegrams, telephones, and codes, all of which are time saving methods of transacting business, and are most extensively used in almost every office you may enter. Only a brief mention of them need be made here, as only practice, not book knowledge, will make you efficient in their use.

**TELEGRAMS.** — A very large amount of business is done by telegrams, and where speed is necessary for the completion of any business or information is desired quickly, the charge made for telegraphing must not be considered. A telegram should always be clear but concise, so as not to waste money on superfluous words or

phrases when the information you require to send can be put in a simple way. Thus :—

“ Accept offer, sending contract to-night,”

will convey exactly the same meaning and will be as well understood as :—

“ We accept your offer of yesterday and are  
“ sending you our contract by post to-night.”

besides which, there is a great saving by condensing telegrams in this way, so long as the message you intend to convey is made clear.

It is very common in business to speak of a telegram or refer to it in writing as a “ wire,” and instead of saying we *telegraphed* to-day, we often say we *wired* to-day.

**TELEGRAPHIC ADDRESS.** — Persons and firms who are in the habit of sending or receiving telegrams regularly find it beneficial to have a telegraphic address registered at the General Post Office, the charge for same being £1 1s. per annum, which dates from the day on which the address is first registered. This address

consists of some recognised word, or a made up one, which the post office enters in their books to represent the firm who registers it. A copy of this register is kept at all receiving offices, and when a telegram arrives for, say—

Watson, London,

or

Baskets, London,

or

Glenco, London,

the register would be consulted and the envelope addressed to the firm whose name the word represented. This telegraphic address is always placed at the end of a telegram, on a separate line from the message itself. Press copies of all telegrams are taken, the same as with letters.

**INLAND TELEGRAMS** are those sent and received from all parts of the United Kingdom, the charge being twelve words 6d., and every additional word  $\frac{1}{2}$ d. Every word telegraphed is

charged for, five figures or less counting as one word, the minimum charge for any telegram being 6d. Proper forms can be obtained free at any post office, and these are divided into spaces, each of which should contain one word for convenience of counting. The necessary stamps must be affixed by the sender, and they must not overlap each other. Further information should be sought in the Post Office Guide.

**FOREIGN TELEGRAMS** are of course those sent and received from abroad. Those for the Continent, except Spain, are usually sent from the post office, but others are sent from one of the many private Telegraph Companies.

When a very important message is sent, it is usual to have the telegram "repeated," at a charge of half the original cost. The message is then repeated from station to station to avoid the possibility of a mistake being made in its transmission.

The cost of sending a foreign telegram will of course depend on the place you are sending to, the distance, and the facilities of communication. A codification of foreign telegrams charges would

be out of place here, when the tariff of rates can be obtained free from any of the Telegraph Companies having branches at the place we wish to communicate with.

**CABLEGRAMS.**—A cablegram, so called, is a message sent or received through a sub-marine cable, but while we should refer to sending a *cable* to China or India, or Australia, we should, from common use, very properly speak of sending a *telegram* to France,

**TELEGRAPHIC CODES.**—For the cheapening of telegraphic messages, and as a means of keeping their contents secret, various codes are used. Some firms adopt the printed ones, of which a very large number is published, while others use their own private codes, drawn up to meet their special business. Almost every code will differ in some slight way, but the application of them all is the same, the object being to make one word answer the purpose of a complete sentence.

We will give a short example of a code. An alphabetical list of words is made out, the

sentence each word is to convey being placed at the side of it. For instance—

Abase ... Accept your offer.

Abide ... Can only accept last price.

Abbot ... Shall we accept?

Now by cabling the word “Abase,” our friends on the other side of the water, who would of course have a copy of the particular code we used, would know that their offer was accepted.

**CIPHER CODE.**—Some codes are made of figures, and when a group of figures has been made up from the message we desire to send the word representing these figures is cabled out. This is called a cipher code.

**THE TELEPHONE** demands a brief reference, as both time and telegrams are saved by its use. It is not our intention to attempt a description of this wonderful invention, as if you are not acquainted with it, anyone in the office will shew you how to use it. It is sufficient for us to say that after you are connected with the

subscriber you wish to speak to, you speak in a natural way into the funnel-shaped transmitter, while at the same time holding the receiver to your ear, and a conversation can then be carried on between you.

## CHAPTER VII.

*Signing your name — Collecting accounts — Signing on behalf of another — Giving receipt for money — Printed receipt forms — Giving receipts for documents — Paying money into the bank — The paying-in-book — Concluding hints.*

This chapter assumes that you are shewing ability, and that your employer is extending his confidence in you, by permitting you to undertake those extra duties which demand care and the exercise of your judgment, so do not let him see that his confidence has been misplaced, but study his interests in every way, for when once your worthiness is proved it cannot be long before it is recognised by a post as junior clerk being offered you on the first opportunity.

**SIGNING YOUR NAME.**—When once you have entered on a business career, one of the first things you should do is to fix on a certain style of signature, and having done so, take special care to always write your name in the same way,

so that it can be at once recognised. All flourishes and unnecessary curves should be avoided. Let your signature be one that can be read with ease, and always let it take the same form, not vary it each time it is written.

While on the subject of signing your name, I cannot refrain from giving one sound piece of advice: Never sign any document or give a receipt of any kind unless you thoroughly know what you are signing. If you are ever asked to sign a paper of any sort, carefully read it through *before* you sign it. It is too late to do this *after* it bears your signature, and there will be then no justifiable plea to say "I signed it because I was asked to"; you should have made yourself acquainted with the contents *before* you gave your signature.

**COLLECTING ACCOUNTS.**—As you become more useful you may be entrusted with the work of collecting accounts, and of giving a receipt for them. You should know, therefore, that before an account is due, we send out a separate account shewing the money due to us for goods supplied. This account we call a "Statement," and we usually render them once a month

(generally before the 10th) when our terms are Monthly Account, but when we sell for Cash against Documents, we make out the statement and enclose it with the invoice, so that it may be checked and passed by the time we tender our documents for payment.

A copy of a statement and the manner of receipting it is given on page 79.

On collecting day you will write on a slip of paper the names of the firms you are to call on, and the amounts owing by them, thus—

J. GREEN & Co. ... £126 19 10

THOS. WILSON ... 30 14 3

HENDERSON & Co. ... 28 15 9

This information you will obtain from the Statement Book ; and supposing your employers are Messrs. Thompson & Keen and you are calling on Messrs. J. Green & Co., you will say to them “Cheque for Thompson & Keen, please.” They will answer “What is the amount?” you will then reply “One twenty-six, nineteen, ten,”

when they will hand you a cheque for that amount, asking you to give a receipt for it. Now before you can give this receipt, it will be necessary for you to know how to sign your name on behalf of another person.

### **SIGNING ON BEHALF OF ANOTHER.—**

There are many ways of signing your name on behalf of another person or firm. Assuming your name to be Alfred Barry, and that of your firm to be Thompson & Keen, either of the following forms may be used—

for THOMPSON & KEEN,

ALFRED BARRY.

: THOMPSON & KEEN,

per ALFRED BARRY.

pro THOMPSON & KEEN,

ALFRED BARRY.

“Per” means by or through, and “Pro” means for. Sometimes you will see a person signs for another p.p., p. pro., or per pro., which

means that he has been given authority to sign and act for another by a legal document called a "Power of Attorney," and his signature is then accepted in the same way as if the party or firm he signs for had signed it themselves. It is only after a clerk's integrity and business ability have been proved that this power is given him; and the fact that it is possible to obtain such an authority should be an incentive to you to strive your utmost to learn the business you are engaged in, and by honesty, ability, and strict attention to your employer's interest, merit such a confidence being placed in *you*.

**GIVING A RECEIPT FOR MONEY.**—When the sum received amounts to £2 and upwards, the law demands that we shall affix a penny adhesive stamp to our receipt, and that the stamp shall be defaced, the cost of the stamp of course being borne by the party who receives the payment. Some persons have a slovenly way of merely placing the stamp at any available corner, just making a cross upon it thus X, acknowledging the amount on some other part of the statement or invoice. This may not be

wrong, but it is neater, and looks more business-like, to give a receipt in the following way—

12, KING STREET,  
LONDON, E.C.,  
8th Oct., 1902.

MESSRS. J. GREEN & Co.,  
PHILPOT LANE,  
*Drs. to* THOMPSON & KEEN.

|       |    |                        |      |    |    |  |  |  |  |  |
|-------|----|------------------------|------|----|----|--|--|--|--|--|
| 1902  |    |                        |      |    |    |  |  |  |  |  |
| Sept. | 9  | To Goods ... ..        | 100  | 9  | 10 |  |  |  |  |  |
| "     | 21 | " " ... ..             | 26   | 10 | 0  |  |  |  |  |  |
|       |    |                        |      |    |    |  |  |  |  |  |
|       |    |                        | £126 | 19 | 10 |  |  |  |  |  |
|       |    |                        |      |    |    |  |  |  |  |  |
|       |    | By Cheque, £1 26/19/10 |      |    |    |  |  |  |  |  |
|       |    | 10/10/02,              |      |    |    |  |  |  |  |  |
|       |    | THOMPSON & KEEN,       |      |    |    |  |  |  |  |  |
|       |    | per ALFRED BARRY.      |      |    |    |  |  |  |  |  |

When collecting small sums the amounts may be handed you in cash, in which case you would acknowledge the payment by writing :—

By Cash,

as it is very necessary that you should shew in

what manner payment was made to you. Some firms do not require a statement, but prefer to have their invoices receipted, when, of course, your receipt would be placed near the foot of the invoice, in a similar way to the example given. If you do not receive the whole of the amounts owing, as, for instance, suppose Messrs J. Green and Co., only paid you a cheque for £100 19s. 10d., not considering the further sum of £26 10s. 0d. being due, you would acknowledge this amount by writing:—

By cheque on a/c, £100 19s. 10d.

When you have to write out a receipt for money, the following is a good form to copy:—

LONDON, 18th Oct., 1902.

Received of Messrs. J. GREEN & Co., the sum of Twenty-six pounds, ten shillings, and tenpence, in payment of invoice dated 8th October, 1902.

THOMPSON & KEEN,  
per ALFRED BARRY.

£26/10/10

**PRINTED RECEIPT FORMS.**—Many firms use a printed form of receipt with the stamp embossed upon it, the back of the receipt being gummed so that it can be attached to any document. Such receipts are usually in book-form, each bearing a separate number and having a counterfoil, which is filled up in a corresponding way to the receipt itself, so that a complete record may be kept for reference.

When printed receipt forms are used the stamps on them do not, of course, require to be cancelled, as the fact of their being impressed on the paper is a proof that duty has been paid on them; and the object of cancelling stamps on a receipt is to avoid their being used again.

**GIVING RECEIPTS FOR DOCUMENTS.**—You will often be required to give a receipt for many of the documents we use, such as a Mate's Receipt, or Wharfingers Receipt, a Bill of Lading, or a Delivery Order, and when you do so be sure to see that your receipt agrees in detail with the document you sign for, by comparing the marks or the number it bears. Most sig-

natures are given in a book brought for the purpose, but if you have to write out a receipt, take the following form as an example:—

LONDON, 1st Nov., 1902.

Received of Messrs. J. GREEN & Co., Mate's  
Receipt for—



Bombay 1/20=20 Cases Shoe Tips,

per "Clan Grant" Str.,

for THOMPSON & KEEN,

ALFRED BARRY.

**PAYING MONEY INTO THE BANK.—**  
Having collected your accounts you may be entrusted with paying them into the bank. Before you can do this, each separate amount will have to be entered in the Paying-in-Book, and a total made of them, the same amounts with the name of the firms from whom they are

received being entered on the counterfoil, as follows:—

10th Oct., 1902.

|                  |       |       |       |
|------------------|-------|-------|-------|
| Jas. Green & Co. | 26    | 10    | 4     |
| Walker & Grant   | 98    | 4     | 0     |
| F. Thompson ...  | 28    | 3     | 10    |
|                  | <hr/> | <hr/> | <hr/> |
| £                | 152   | 18    | 2     |

W.H.B.

\*

THE LONDON BANK,  
BANK, LTD.,  
LEADENHALL ST., E.C.,  
Date, 10th Oct., 1902.

*Credit* STET & Co.

|              |       |       |       |
|--------------|-------|-------|-------|
| Bank Notes   |       |       |       |
| Gold ...     |       |       |       |
| Silver ...   |       |       |       |
| Cheques, &c. | 26    | 10    | 4     |
|              | 98    | 4     | 0     |
|              | 28    | 3     | 10    |
|              | <hr/> | <hr/> | <hr/> |
| Total £      | 152   | 18    | 2     |

\*

Now place your cheques in the Paying-in-Book, in the same order as they are entered, and hand them over the bank counter to the cashier, who will then check them, tear off the paying-in-slip shewn by the wavy line \*, and return the counterfoil to you initialed as shewn above.

**CONCLUDING HINTS.**—In the preceding pages we have done our best to lighten the daily

burden of our young reader, and have endeavoured to point out to him the right path to take if he would be successful in life. We have now only to offer him the following advice, as we know from long experience that it is worth having.

Be honest and truthful at all times, be punctual in your attendance, be systematic and diligent in your work, always keeping this one maxim in view—if you would rise to the top of the office, you must make your services indispensable to your employers, and you can only do this by perseverance, by upright conduct, by taking a real interest in their affairs, by understanding their business, and by letting them see that whatever confidence is placed in you is merited and appreciated by results.

Our task being finished, we take our leave, fondly hoping that the labour we have expended in writing a special book for that much abused general servant—the office boy—will not have been in vain, but that the information we have given will be to him a safety raft, to carry him over the stormy sea of his daily work, and finally enable him to reach a haven where ability and perseverance find their just reward.

**PREMIER CODE USED—SEE BACK.**

**MAY, 1903.**

Telegrams—"EFFINGERE, LONDON".

# *CATALOGUE*

OF

## **Legal, Commercial and other Works**

PUBLISHED AND SOLD BY

# **EFFINGHAM WILSON,**

*Publisher and Bookseller.*

**11 ROYAL EXCHANGE, LONDON,**

TO WHICH IS ADDED A LIST OF

## **TELEGRAPH CODES.**

---

**EFFINGHAM WILSON** undertakes the printing and publishing of Pamphlets and Books of every description upon Commission. Estimates given, and Conditions of Publication may be had on application.

# I N D E X.

| Arbitrage—                                  | PAGE   | Correspondence (Commercial)—                | PAGE |
|---------------------------------------------|--------|---------------------------------------------|------|
| Haupt, O. (Arbitrages et Parités)           | 17     | Beaure . . . . .                            | 11   |
| Willdey's American Stocks . . . . .         | 27     | Martin (Stockbrokers) . . . . .             | 8    |
| <b>Arbitration—</b>                         |        | Coumbe . . . . .                            | 13   |
| London Chamber of . . . . .                 | 24     | <b>Counting-house—</b>                      |      |
| Lynch, H. Foulks . . . . .                  | 20     | Cordingley . . . . .                        | 13   |
| <b>Banking—</b>                             |        | Crowley . . . . .                           | 10   |
| Bankers' Advances . . . . .                 | 5      | Pearce . . . . .                            | 9    |
| Banks and their Customers . . . . .         | 26     | <b>County Court—</b>                        |      |
| Banks, Bankers and Banking . . . . .        | 22     | County Court Practice Made                  |      |
| Bibliography (Bank of England)              | 25     | Easy . . . . .                              | 13   |
| Cochrane's Banking . . . . .                | 13     | Jones . . . . .                             | 18   |
| Easton's Banks and Banking . . . . .        | 15     | <b>Currency and Finance—</b>                |      |
| Easton's Work of a Bank . . . . .           | 15     | Aldenham (Lord) . . . . .                   | 10   |
| English and Foreign (Attfield) . . . . .    | 10     | Barclay (Robert) . . . . .                  | 10   |
| Examination Questions, Arith-               |        | Clare's Money Market Primer . . . . .       | 13   |
| metic and Algebra . . . . .                 | 21     | Cobb . . . . .                              | 13   |
| Half-yearly Balance Sheets . . . . .        | 11     | Cuthbertson . . . . .                       | 14   |
| Howarth's Clearing Houses . . . . .         | 18     | Del Mar's History . . . . .                 | 14   |
| Hutchison, J. . . . .                       | 18     | Del Mar's Science of Money . . . . .        | 14   |
| Journal Institute of Bankers . . . . .      | 18     | Financial Crises . . . . .                  | 10   |
| Legal Decisions affecting Bankers . . . . . | 22     | Ellis . . . . .                             | 14   |
| Questions on Banking Practice . . . . .     | 23     | Gibbs, Hon. H., Bimetallic                  |      |
| Scottish Banking . . . . .                  | 19     | Primer . . . . .                            | 16   |
| Smith's Banker and Customer . . . . .       | 25     | Haupt . . . . .                             | 17   |
| Token Money of the Bank of                  |        | Indian Coinage and Currency . . . . .       | 23   |
| England . . . . .                           | 22     | Poor (H. V.) The Money Ques-                |      |
| <b>Bankruptcy—</b>                          |        | tion . . . . .                              | 22   |
| Duckworth's Trustees . . . . .              | 10     | <b>Dictionaries—</b>                        |      |
| McEwen (Accounts) . . . . .                 | 20     | Méliot's French and English . . . . .       | 21   |
| Stewart (Law of) . . . . .                  | 8      | Cordingley's Commercial Terms . . . . .     | 13   |
| <b>Bills of Exchange—</b>                   |        | Cordingley's Stock Exchange                 |      |
| Kölkenbeck (Stamp Duties on) . . . . .      | 19     | Terms . . . . .                             | 13   |
| Loyd's Lectures . . . . .                   | 20     | <b>Directors—</b>                           |      |
| Smith (Law of Bills, etc.) . . . . .        | 7      | Pulbrook (Liabilities and Duties) . . . . . | 23   |
| Watson's Law of Cheques . . . . .           | 26     | <b>Exchanges—</b>                           |      |
| <b>Bimetallism—</b>                         |        | Brazilian Exchanges . . . . .               | 26   |
| List of Works . . . . .                     | 28, 29 | Clare . . . . .                             | 13   |
| <b>Book-keeping—</b>                        |        | Goschen . . . . .                           | 16   |
| Cariss . . . . .                            | 18     | Norman's Universal Cambist . . . . .        | 22   |
| Carr (Investors) . . . . .                  | 12     | Norman's Money's Worth . . . . .            | 22   |
| Harlow's Examination Questions . . . . .    | 17     | Tate's Modern Cambist . . . . .             | 25   |
| Holah's Double Entry . . . . .              | 9      | <b>Exchange Tables—</b>                     |      |
| Jackson . . . . .                           | 18     | American Exchange Rates . . . . .           | 10   |
| Johnson's Book-keeping & Accounts . . . . . | 4      | Dollar (Eastern) . . . . .                  | 19   |
| Seebohm's (Theory) . . . . .                | 9      | Garratt (South American) . . . . .          | 15   |
| Sheffield (Solicitors) . . . . .            | 24     | Lecoffre (French) . . . . .                 | 19   |
| Van de Linde . . . . .                      | 26     | „ (Austria and Holland) . . . . .           | 19   |
| Warner (Stock Exchange) . . . . .           | 26     | Merces (Indian) . . . . .                   | 21   |
| <b>Clerks—</b>                              |        | Schultz (American) . . . . .                | 24   |
| Corn Trade . . . . .                        | 23     | Schultz (German) . . . . .                  | 24   |
| Counting-house Guide . . . . .              | 13     | <b>Insurance—</b>                           |      |
| Kennedy (Stockbrokers) . . . . .            | 8      | Bourne's Publications . . . . .             | 12   |
| Mercantile Practice (Johnson) . . . . .     | 18     | How and Where to Insure . . . . .           | 4    |
| Merchant's . . . . .                        | 9      | Short-Term Table . . . . .                  | 25   |
| School to Office . . . . .                  | 9      |                                             |      |
| Solicitor's . . . . .                       | 18     |                                             |      |
| Do. Part II. . . . .                        | 18     |                                             |      |

|                                             |             |                                            |             |
|---------------------------------------------|-------------|--------------------------------------------|-------------|
| <b>Interest Tables—</b>                     | <b>PAGE</b> | <b>Legal and Useful Handy Books—</b>       | <b>PAGE</b> |
| Bosanquet . . . . .                         | 11          | List of . . . . .                          | 7-10        |
| Crosbie and Law (Product) . . . . .         | 13          | <b>Maps—</b>                               |             |
| Cummins (2¾ %) . . . . .                    | 14          | Gold Coast . . . . .                       | 6           |
| Gilbert's Interest and Contango . . . . .   | 16          | Kalgoorlie . . . . .                       | 6           |
| Gumersall . . . . .                         | 16          | Rhodesia . . . . .                         | 6           |
| Ham (Panton) Universal . . . . .            | 17          | Witwatersrand Goldfields . . . . .         | 6           |
| Indian Interest (Merces) . . . . .          | 21          |                                            |             |
| Lewis (Time Tables) . . . . .               | 19          | <b>Maritime Codes—</b>                     |             |
| Rutter . . . . .                            | 23          | Germany . . . . .                          | 10          |
| Schultz . . . . .                           | 24          | Holland and Belgium . . . . .              | 23          |
| Wilhelm (Compound) . . . . .                | 26          | Italy . . . . .                            | 23          |
|                                             |             | Spain and Portugal . . . . .               | 23          |
| <b>Investors (see also Stock Exchange</b>   |             | <b>Mining—</b>                             |             |
| <b>Manuals)—</b>                            |             | Accounts of G. M. Cos. . . . .             | 14          |
| Birk's Investment Ledger . . . . .          | 11          | Beeman's Australian Mining                 |             |
| Investment Profit Tables . . . . .          | 27          | Manual . . . . .                           | 11          |
| Houses and Land . . . . .                   | 9           | British Columbia Mining Laws . . . . .     | 12          |
| How to Invest Money . . . . .               | 9           | Charlton's Information for Gold            |             |
| Profits <i>v.</i> Dividends . . . . .       | 15          | Mining Investors . . . . .                 | 12          |
| Wright's Yield Tables . . . . .             | 27          | Gabbott's How to Invest in Mines . . . . . | 15          |
| <b>Joint-Stock Companies—</b>               |             | Goldmann (South African Mining) . . . . .  | 16          |
| Chart for Ready Reference . . . . .         | 27          | Milford's Dictionary of Mining             |             |
| Company Frauds Abolition . . . . .          | 23          | Terms . . . . .                            | 21          |
| Companies Acts, 1862-1900 . . . . .         | 16          | Tin-Mining in Spain . . . . .              | 11          |
| Common Company Forms . . . . .              | 23          | Wallach's West African Manual . . . . .    | 26          |
| Cummins' Formation of Accounts . . . . .    | 14          |                                            |             |
| Emery's Treatise of Company                 |             | <b>Miscellaneous—</b>                      |             |
| Law . . . . .                               | 15          | Arithmetic and Algebra . . . . .           | 21          |
| Handy Book on the Law . . . . .             | 23          | Author's Guide . . . . .                   | 27          |
| Pulbrook's Responsibilities of              |             | On Compound Interest and An-               |             |
| Directors . . . . .                         | 23          | nuities . . . . .                          | 25          |
| Simonson's Companies Act, 1900 . . . . .    | 24          | Constable's (A) Duty . . . . .             | 5           |
| Simonson's Debentures and De-               |             | Cotton Trade of Great Britain . . . . .    | 15          |
| benture Stock (Law of) . . . . .            | 24          | Gresham, Sir Thomas (Life of) . . . . .    | 12          |
| Simonson's Reconstruction and               |             | Ham's Customs Year Book . . . . .          | 17          |
| Amalgamation . . . . .                      | 24          | Ham's Inland Revenue Year Book . . . . .   | 17          |
| Smith . . . . .                             | 7           | His Lordship's Whim . . . . .              | 26          |
| <b>Law (Various Subjects)—</b>              |             | Kew Gardens (Illustrations) . . . . .      | 26          |
| Charter Parties . . . . .                   | 14          | Lawyers and their Clients . . . . .        | 19          |
| Copyright Law . . . . .                     | 12          | Lloyds' Brokerage and Discount             |             |
| District and Parish Councils                |             | Card . . . . .                             | 19          |
| (Lithiby) . . . . .                         | 19          | Macfee, K. N., Imperial Customs            |             |
| Factors (Law relating to) . . . . .         | 11          | Union . . . . .                            | 20          |
| First Elements of Legal Procedure . . . . . | 10          | Merchandise by Rail (Registered            |             |
| Food and Drugs . . . . .                    | 17          | System) . . . . .                          | 17          |
| General Average . . . . .                   | 14          | Public Man . . . . .                       | 25          |
| High Court Practice . . . . .               | 22          | Public Meetings . . . . .                  | 25          |
| Injuries to Workmen . . . . .               | 5           | Red Palmer . . . . .                       | 25          |
| Licensing Acts . . . . .                    | 18          | Schedule D of Income Tax . . . . .         | 9           |
| Marine Insurance . . . . .                  | 14          | Veld and "Street" . . . . .                | 16          |
| Maritime Law . . . . .                      | 24          | Wilson's Equivalents . . . . .             | 5           |
| Patent Law and Practice (Emery) . . . . .   | 15          | Workmen's Compensation . . . . .           | 26          |
| Powers of Attorney and Proxies . . . . .    | 4           | World's Statistics . . . . .               | 10          |
| Property Law (Maude) . . . . .              | 21          | X Rays in Freemasonry . . . . .            | 13          |
| Solicitors' Forms (Charles Jones) . . . . . | 18          |                                            |             |
| Thames River Law . . . . .                  | 22          | <b>Money Market (see Currency and</b>      |             |
| Workmen's Compensation . . . . .            | 26          | <b>Finance).</b>                           |             |

|                                                                    | PAGE |                                                                                                                  | PAGE   |
|--------------------------------------------------------------------|------|------------------------------------------------------------------------------------------------------------------|--------|
| <b>Pamphlets</b> . . . . .                                         | 27   | <b>Stock Exchange Manuals, etc. (cont.)—</b>                                                                     |        |
| <b>Prices—</b>                                                     |      | Higgins, Leonard, The Put-and-Call . . . . .                                                                     | 17     |
| Ellis (Market Fluctuations) . . . . .                              | 15   | How to Read the Money Article . . . . .                                                                          | 14     |
| Mathieson (Stocks) . . . . .                                       | 21   | Investor's Ledger . . . . .                                                                                      | 21     |
| <b>Railways—</b>                                                   |      | Investors' Tables, Permanent or Redeemable Stocks . . . . .                                                      | 18     |
| American and British Investors . . . . .                           | 26   | Key to the Rules of the Stock Exchange . . . . .                                                                 | 5      |
| Dunsford (Dividends and Prices) . . . . .                          | 15   | Laws and Customs (Melsheimer) . . . . .                                                                          | 21     |
| English Railways Statistically Considered . . . . .                | 5    | Laws, English and Foreign Funds (Royle) . . . . .                                                                | 23     |
| Home Rails as Investments . . . . .                                | 25   | Moody's Manual of U.S. Securities . . . . .                                                                      | 21     |
| Mathieson's Traffics . . . . .                                     | 20   | Options (Castelli) . . . . .                                                                                     | 12     |
| Poor's Manual (American) . . . . .                                 | 22   | Poor's American Railroad Manual . . . . .                                                                        | 22     |
| Railroad Report (Anatomy of a) . . . . .                           | 27   | Rapid Share Calculator . . . . .                                                                                 | 14     |
| <b>Ready Reckoners (see also Exchange Tables, Interest, etc.)—</b> |      | Redeemable Stocks (a Diagram) . . . . .                                                                          | 11     |
| Buyers and Sellers' (Ferguson) . . . . .                           | 8    | Registration of Transfers . . . . .                                                                              | 15     |
| Commission and Brokerage . . . . .                                 | 21   | Robinson (Share Tables) . . . . .                                                                                | 23     |
| Henselin's (Multiplication) . . . . .                              | 17   | Rules and Usages (Stutfield) . . . . .                                                                           | 25     |
| Houghton's Mercantile Tables (Weight) . . . . .                    | 17   | Willdey's American Stocks . . . . .                                                                              | 27     |
| Ingram (Yards) . . . . .                                           | 18   | <b>Tables (see Exchange Tables, Interest Tables, Ready Reckoners, and Sinking Fund and Annuity Tables, etc.)</b> |        |
| Redeemable Stocks (Mathieson) . . . . .                            | 21   | <b>Telegraph Codes—</b>                                                                                          |        |
| Merces (Indian) . . . . .                                          | 21   | Ager's (list of) . . . . .                                                                                       | 29, 30 |
| Robinson (Share) . . . . .                                         | 23   | Miscellaneous (list of) . . . . .                                                                                | 30, 31 |
| Silver Tables (Bar Silver) . . . . .                               | 15   | The Premier Code . . . . .                                                                                       | 32     |
| <b>Sinking Fund and Annuity Tables—</b>                            |      | <b>Trustees—</b>                                                                                                 |        |
| Booth and Grainger (Diagram) . . . . .                             | 11   | Investment of Trust Funds . . . . .                                                                              | 7      |
| Hughes . . . . .                                                   | 18   | Judicial Trustees Act, 1896 . . . . .                                                                            | 19     |
| Nash's Sinking Fund and Redemption Tables . . . . .                | 5    | Marrack's Statutory Trust Investments . . . . .                                                                  | 20     |
| <b>Speculation (see Investors and Stock Exchange).</b>             |      | <b>Wilson's Legal and Useful Handy Books List</b> . . . . .                                                      | 7-10   |
| <b>Stock Exchange Manuals, etc.—</b>                               |      |                                                                                                                  |        |
| Contango Tables . . . . .                                          | 16   |                                                                                                                  |        |
| Cordingley's Guides . . . . .                                      | 13   |                                                                                                                  |        |
| Fenn on the Funds, English and Foreign . . . . .                   | 15   |                                                                                                                  |        |



IN THE PRESS.

## BOOK-KEEPING AND ACCOUNTS.

With Notes upon Auditing.

By GEORGE JOHNSON, F.S.S., F.I.S.

## THE LAW RELATING TO POWERS OF ATTORNEY AND PROXIES.

By V. ST. CLAIR MACKENZIE, Barrister-at-Law.

## NEW BOOKS.

**ENGLISH RAILWAYS STATISTICALLY  
CONSIDERED.**

By JOHN FRASER, F.C.A. Price 5s.

**THE LAW RELATING TO INJURIES TO WORKMEN.**  
 I. At Common Law. II. Under the Employers' Liability Act, 1880. III. Under the Workmen's Compensation Acts, 1897, 1900, and the Cases decided thereunder.

By FREDERICK GEORGE NEAVE, Solicitor. Price 1s. 6d.

**HOW AND WHERE TO INSURE.**

By CHARLES COX. Price 1s. net.

**WILSON'S EQUIVALENTS OF ENGLISH POUNDS IN  
KILOGRAMMES, AND KILOGRAMMES IN EN-  
GLISH POUNDS AT 1016·0475 KILOGRAMMES TO  
THE TON.**

Price 2s. 6d. net.

**BANKERS' ADVANCES ON MERCANTILE SECURI-  
TIES OTHER THAN BILLS OF EXCHANGE AND  
PROMISSORY NOTES.**

By A. R. BUTTERWORTH, Barrister. Price 7s. 6d.

**A CONSTABLE'S DUTY AND HOW TO DO IT**

(In reference to the Administration of the Criminal Law and Constabulary Practice), together with Concise Criminal Code and an Appendix of Indictable Offences Triable Summarily. By THOMAS MARRIOTT, Solicitor, and Superintendent B. M. GREGG, of the West Riding Yorkshire Constabulary. Third Edition. Price 3s. 6d. net.

**THE INVESTOR'S SINKING FUND AND REDEMPTION  
TABLES.**

Showing Investors the Return offered by Securities in the shape of Interest — Drawings — Redemptions — Terminable Annuities. Adapted for Ready Reference by Stock Brokers, Bankers, and all who hold Securities, or require to Invest in them. Third and Revised Edition. By ROBERT LUCAS NASH. Price 10s. 6d. net.

**KEY TO THE RULES OF THE STOCK EXCHANGE.**

Embodying a Full Exposition of the Theory and Practice of Business in the "House". By FRANCIS CHISWELL. Price 7s. 6d.

## MAPS.

**NEW MAP OF RHODESIA.** Compiled from the Latest Authentic Data, Maps and Reports of Private and Official Explorers. Showing distinctly some 40,000 Mining Claims with Special Inset Maps. Size, 60 by 60. Price in Sheets, 42s. Mounted on Rollers and Varnished, 63s.; Mounted to fold in Case, 63s.

**NEW MAP OF THE WITWATERSRAND GOLDFIELDS.** Every care has been taken to have this Map accurately drawn, and to show, by a special method of colouring, the Financial House controlling the various Companies. Two Coloured Sheets, £2 2s.; mounted to fold in Case, £3 3s.; mounted on Rollers and varnished, £3 3s.; mounted on best Spring Roller, £8 8s.

**A NEW MAP OF THE GOLD COAST,** with part of Ashanti. Showing the positions and areas of mining Properties. By HENRY WALLACH, F.R.G.S. 6 Sheets, 26s. 6d. Mounted to fold in Case, 40s.; Mounted on Rollers and Varnished, 45s.

**MAP OF THE WITWATERSRAND GOLDFIELDS.** Compiled by Messrs. WOOD and ORTLEPP of Johannesburg. Scale, half-mile to the inch. Size, 9 feet by 3 feet. Prices: four Coloured Sheets, £4 4s.; Mounted to fold in Case, £5 14s. 6d.; Rollers Varnished, £5 14s. 6d.; Mounted in Portfolio, £6 6s.; Mounted on Spring Rollers, £12 12s.

**KALGOORLIE.** Showing the Gold Mining Leases in the direct Hannan's Belt, East Coolgardie Goldfield, Western Australia. Price on Roller and Varnished, 15s. net. Mounted to fold, in Case, 21s. net.

**HANNAN'S GOLD FIELDS, WEST AUSTRALIA.** An entirely New Map. Scale, 10 chains to the inch. Size, 9 feet by 3 feet. Showing the Lodes and Boundaries, Pipe Lines, Shafts, Batteries, with number of Stamps, etc. Prices, three Coloured Sheets, £3 3s.; Mounted to fold in Case, £4 14s. 6d.; Mounted on Rollers and Varnished, £4 14s. 6d.

**A MAP OF THE BOULDER GROUP OF THE HANNAN'S GOLD FIELD, KALGOORLIE.** (The famous "Australia Square Mile".) Scale, 20 inches to one mile. Size, 40 inches by 30 inches. Price 20s. net, folded in Case or Mounted on Rollers.

## WILSON'S LEGAL AND USEFUL HANDY BOOKS.

"This house is famous for its legal and commercial handbooks."—*Schoolmaster*.

"Popular handbooks of this kind are of real benefit to the community."—*Weekly Dispatch*.

### PRICES ALL NET.

#### **Law of Bills, Cheques, Notes and IO U's.**

Sixty-fifth Thousand. By JAMES WALTER SMITH, Esq., LL.D., of the Inner Temple, Barrister-at-Law. Price 1s. 6d.

#### **Joint-Stock Companies (1862-1900).**

New and Revised Edition. Twenty-seventh Thousand. By JAMES WALTER SMITH, Esq., LL.D. Price 2s.

#### **The Law of Private Trading Partnership (including the 1890 Act).**

Twenty-ninth Thousand. By JAMES WALTER SMITH, Esq., LL.D. Price 1s. 6d.

#### **Master and Servant. Employer and Employed, including the "Workmen's Compensation Act, 1897".**

Eighteenth Thousand. By JAMES WALTER SMITH, Esq., LL.D. Price 1s. 6d.

#### **Husband and Wife.**

Engagements to Marry, Divorce and Separation, Children, etc. By JAMES WALTER SMITH, Esq., LL.D. Eleventh Thousand. Price 2s. 6d.

#### **Owner, Builder and Architect.** By JAMES WALTER SMITH. Price 1s.

#### **Law of Trustees under the Act, 1893, and the Judicial Trustees Act of 1896.**

Their Duties and Liabilities. New and Revised Edition. By R. DENNY URLIN, Esq., of the Middle Temple, Barrister-at-Law. Price 1s.

#### **The Investment of Trust Funds under the Trustee Act, 1893.**

By R. DENNY URLIN, Esq. Price 1s.

## **The Law of Residential and Business Flats.**

By GEO. BLACKWELL, Esq., of the Inner Temple, Barrister-at-Law. Price 1s. 6d.

## **Executors and Administrators, their Duties and Liabilities. "How to Prove a Will."**

By G. F. EMERY, Barrister-at-Law. Price 2s.

## **Law of Wills for Testators, or, How to Make a Will.**

By G. F. EMERY. Price 1s. 6d.

## **How to Appeal against your Rates**

(In the Metropolis). By A. D. LAWRIE, Esq., M.A., Barrister-at-Law. Fourth Edition, revised and enlarged. Price 2s.

## **How to Appeal against your Rates**

(Outside the Metropolis). By A. D. LAWRIE, Esq., M.A., Barrister-at-Law. Sixth and Enlarged Edition. Price 3s.

## **Investor's Book-keeping.**

By EBENEZER CARR. Price 1s.

## **The Stockbroker's Handbook.**

A Practical Manual for the Broker, his Clerk, and his Client. New Edition, with chapter on Options. Price 1s.

## **The Stockbroker's Correspondent.**

Being a Letter-writer for Stock Exchange Business. Price 1s.

## **The Juryman's Handbook.**

By SPENCER L. HOLLAND, Barrister-at-Law. Price 1s.

## **Income Tax, and how to get it Refunded.**

Eighteenth and Revised Edition. By ALFRED CHAPMAN, Esq. Price 2s.

## **Land Tax: and how to get it Corrected.**

With Appendix, containing Instructions to Assessors, 1897. By JOHN ARNOTT, F.S.I. Price 1s.

## **The Law of Bankruptcy.**

Showing the Proceedings from Bankruptcy to Discharge. By C. E. STEWART, Esq., Barrister-at-Law. Price 2s.

## **Hoare's Mensuration for the Million ;**

Or, the Decimal System and its application to the Daily Employment of the Artizan and Mechanic. By CHARLES HOARE. Price 1s.

## **Ferguson's Buyers and Sellers' Guide ; or, Profit on Return.**

Showing at one view the Net Cost and Return Prices, with a Table of Discount. New and Rearranged Edition. Price 1s.

## **Bills of Sale.**

By THOS. W. HAYCRAFT, Esq., Barrister at-Law. Price 2s. 6d.

## **Schonberg's Chain Rule :**

A Manual of Brief Commercial Arithmetic. Price 1s.

**County Council Guide. The Local Government Act, 1888.**

By R. DENNY URLIN, Esq., Barrister-at-Law. Price 1s. 6d.

**Lunacy Law.**

An Explanatory Treatise on the Lunacy Act, 1890, for all who have the charge of, or are brought in contact with, persons of unsound mind. By D. CHAMIER, Esq., Barrister-at-Law. Price 1s. 6d.

**Houses and Lands as Investments.**

With Chapters on Mortgages, Leases, and Building Societies. By R. DENNY URLIN, Esq., Barrister-at-Law. Price 1s.

**How to Invest Money.** By E. R. GABBOTT. Price 1s.**From School to Office.** Written for Boys. By F. B. CROUCH. Price 1s.**Pearce's Merchant's Clerk.**

An Exposition of the Laws regulating the Operations of the Counting House. Twenty-fourth Edition. Price 2s.

**The Theory of Book-keeping.** By BENJAMIN SEEBOHM. Price 1s.**Double Entry; or, the Principles of Perfect Book-keeping.** By ERNEST HOLAH. Price 2s.**The Law of Innkeepers and the Licensing Acts.**

By T. W. HAYCRAFT, Esq., Barrister-at-Law. Price 1s. 6d.

**Validity of Contracts in Restraint of Trade.**

By WILLIAM ARNOLD JOLLY, Barrister-at-Law. Price 1s.

**Pawnbroker's Legal Handbook, based upon the Act of 1872.**

By CHAN-TOON and JOHN BRUCE, Esqs., Barristers. Price 1s.

**Criminal Evidence Act, 1898.**

With Explanatory Notes. By CHARLES BRONTE MORGAN, Barrister-at-Law. 1s.

**A Complete Summary of the Law Relating to the English Newspaper Press.** Price 1s.**The Neutral Ship in War Time.**

By A. SAUNDERS. Price 1s. net.

**Schedule D of the Income Tax and how to Deal with it.**

By S. W. FLINT. Price 1s. net.

**Law of Water, Gas and Electric Lighting.**

By LAWRENCE R. DUCKWORTH, Barrister-at-Law. Price 1s. 6d.

**The Traders' Guide to the Law relating to the Sale and Purchase of Goods.**

By L. R. DUCKWORTH, Esq., Barrister-at-Law. Price 1s. 6d.

## **Law Affecting the Turf, Betting and Gaming-Houses and the Stock Exchange.**

By LAWRENCE DUCKWORTH, Barrister-at-Law. Price 1s.

## **Law Relating to Trustees in Bankruptcy.**

By LAWRENCE R. DUCKWORTH. Price 1s.

## **Law Relating to Insurance Agents, Fire, Life, Accident and Marine.**

By J. E. R. STEPHENS, Barrister-at-Law. Price 1s.

## **Railway Law for the "Man in the Train".**

Chiefly intended as a Guide for the Travelling Public. By GEORGE E. T. EDALJI, Solicitor. Price 2s.

## **The Law Relating to Personal Injuries.**

Assault and Battery, Injuries by Animals, Negligence, Slander and Libel, Malicious Prosecution, False Imprisonment, Damages. By FREDERICK GEORGE NEAVE, LL.D., Solicitor. Price 1s. 6d. net.

## **ALDENHAM, LORD (H. H. GIBBS).**

A Colloquy on Currency. New Edition, revised and enlarged. Price 10s.

## **AMERICAN EXCHANGE RATES**

Calculated from \$4.75 to \$4.95 to suit any range of exchange in American Shares or Produce. Price 40s. net.

## **ARNOLD, W.**

The Maritime Code of the Empire of Germany. Translated by WILLIAM ARNOLD. Price 6s. net.

## **ATTFIELD, J. B.**

English and Foreign Banks : a Comparison.

Contents :—The Constitution of Banks; The Branch System; The Functions of Banks. Price 3s. 6d. net.

## **AYER, JULES.**

General and Comparative Tables of the World's Statistics. Area and Population, Religion, Finance, Currency, Army, Navy, Railways and Telegraphs, Capitals and Towns, Time at Capitals, etc., revised to end of March, 1899. On a sheet 35 x 22. Price 1s. net.

## **BARCLAY, ROBERT.**

The Disturbance in the Standard of Value. Second and enlarged Edition. Price 2s.

## **BATY, T., D.C.L.**

First Elements of Legal Procedure. Price 3s. 6d. net.

**BEAURE, Prof. A.**

Manuel pratique de la Correspondance et des opérations de Commerce. (Part I.) Price 1s. 6d. net.

Partie appliquée, avec traité pratique des Opérations de Bourse. (Part II.) 3s. 3d. net.

Théorie et pratique de la Monnaie. Tome premier, Traité Théorique de la Monnaie et Statistique des Métaux Précieux. Price 3s. 6d. net.

Histoire de la Politique Monétaire statistique des Frappes et mouvement des Métaux précieux dans les principaux pays. Tome II. Price 5s. net.

**BEE MAN, G. B., and FREDC. C. MATHIESON AND SONS.**

Australian Mining Manual: a Handy Guide to the West Australian Market. Price 4s. net.

"Its shape and flexibility fit it for the side pocket, and the information it contains seems to be all that can be desired."—*Daily Chronicle*

**BIRKS, H. W.**

Half-yearly Comparative Analysis of the Balance Sheets of London Joint Stock and Private Banks. Published February and August of each Year. Sheet Form, price 1s.; Book Form, bound leather, price 5s.

Investment Ledger. Designed for the Use of Investors. Bound leather. Price 3s. 6d.

**BLACKWELL, P. T., B.A.**

The Law relating to Factors: Mercantile Agents who sell and buy goods on commission, and who have goods entrusted to their care, including the Factors Act, 1889, and the repealed Factors Acts. Price 5s. net.

"It is a handy work, and brings the law on this subject within a moderate compass."—*Law Times*.

**BOOTH, A. A., and M. A. GRAINGER.**

Diagram for calculating the yield on Redeemable Stocks. Price 10s. 6d. net.

By means of a small ruler and a table of lines the true yield on a bond or stock purchased at a given price, which is redeemable either at or above par, can be obtained at once without calculation of any kind.

**BORLASE, WILLIAM COPELAND, M.A.**

Tin Mining in Spain, past and present. Price 2s. 6d.

**BOSANQUET, BERNARD T.**

Universal Simple Interest Tables, showing the Interest of any sum for any number of days at 100 different rates, from  $\frac{1}{2}$  to  $12\frac{1}{2}$  per cent. inclusive; also the Interest of any sum for one day at each of the above rates, by single pounds up to one hundred, by hundreds up to forty thousand, and thence by longer intervals up to fifty million pounds. 8vo, pp. 480. Price 21s. cloth.

**BOURNE'S INSURANCE PUBLICATIONS.**

Directory. Cloth gilt, price 5s.; post free, 5s. 6d. (annual).

Handy Assurance Manual. In Card cover, 1s., by post, 1s. 2d.; in Cloth cover, 1s. 6d., by post, 1s. 8d.; in Pocket-book, with convenient pocket, 2s. 6d., by post, 2s. 8d. (annual).

Guides. Published each month.

January—The Handy Assurance Guide—Seventeenth Year. February—Annual Bonuses. March—Expense Ratios of Life Offices. April—The Handy Assurance Guide. May—New Life Business and its Cost. June—The Handy Fire Insurance Guide. July—The Handy Assurance Guide. August—Valuation Summaries. September—Accident and Guarantee Insurance Guide. October—The Handy Assurance Guide. November—New Life Business and its Cost. December—Premium Rates.

They are clearly printed on cards folding to 5 in. by 3 in., and giving in a singularly compact and convenient form the latest statistics of all the Offices. Price 3d., by post, 3½d.; per dozen, 2s. 6d.; per 100, 16s. 8d.

**BROWNLEE'S**

Handbook of British Columbia Mining Laws. For Miners and Prospectors. Price 1s.

**BURGON, JOHN WILLIAM.**

Life and Times of Sir T. Gresham. Including notices of many of his contemporaries. In two handsome large octavo volumes, embellished with a fine Portrait, and twenty-nine other Engravings. Published at 30s. Offered at the *reduced price of 10s.*

**BURTON, THEODORE E.**

Financial Crises and Periods of Industrial and Commercial Depression. With Diagrams, Bibliography and Index. Price 6s. net.

**CARISS, ASTRUP.**

Book-keeping by Double Entry: explaining the Science and Teaching the Art. Second Edition. Price 6s.

**CASTELLI, C.**

Theory of "Options" in Stocks and Shares. Price 2s. net.

**CHAMIER, DANIEL.**

Law relating to Literary Copyright and the Authorship and Publication of Books. Price 5s. net.

"The work may be conscientiously recommended for any one requiring a cheap and trustworthy guide."—*Athenæum*.

**CHARLTON, R. H.**

Useful Information for Gold Mining Investors. Price 1s.

**CLARE, GEORGE.**

A Money Market Primer and Key to the Exchanges. Second Edition, revised. Recommended by the Council of the Institute of Bankers. With Eighteen Full-page Diagrams. Price 5s.

**COBB, ARTHUR STANLEY.**

Threadneedle Street, a reply to "Lombard Street," and an alternative proposal to the One Pound Note Scheme sketched by Mr. Goschen at Leeds. Price 5s.

Mr. Goschen said at the London Chamber of Commerce, "Mr. Stanley Cobb proposes an alternative to my plan, and I recommended the choice between the two".

**COCHRANE, A. D.**

Banking. Notes on the Origin and Development of Banking, and Lessons to be Drawn from its History. Price 2s. 6d.

**CORDINGLEY, W. G.**

Dictionary of Stock Exchange Terms. Price 2s. 6d. net.  
Guide to the Stock Exchange. Price 2s. net.

Commercial Terms, Phrases and Abbreviations. Containing a Definition of all the Terms, Phrases and Abbreviations common to every branch of Mercantile Affairs. Price 2s.

A Counting-House Guide. Containing Copies of the Chief Commercial Documents now generally used together with *pro formâ* Invoices, Account Sales, etc., and useful business Tables and Calculations. Price 7s. 6d. net.

**COUMBE, E. H., B.A. (Lond.).**

A Manual of Commercial Correspondence. Including Hints on Composition, Explanations of Business Terms, and a large number of Specimen Letters as actually in current use, together with information on the General Commercial Subjects treated in the Correspondence. Price 2s. 6d. net.

**COUNTY COURT PRACTICE MADE EASY, OR, DEBT COLLECTION SIMPLIFIED.**

By a SOLICITOR. Price 2s. 6d.

**COWAN, A.**

The X Rays in Freemasonry. Price 2s. 6d.

**GROSBIE, ANDREW, and WILLIAM C. LAW.**

Tables for the Immediate Conversion of Products into Interest, at Twenty-nine Rates, *viz.*: From One to Eight per cent. inclusive, proceeding by Quarter Rates, each Rate occupying a single opening, Hundreds of Products being represented by Units. Third Edition, improved and enlarged. Price 12s. 6d.

**CUMMINS, CHARLES.**

$2\frac{3}{4}$  per cent. Interest Tables on £1 to £20,000 for 1 to 365 days. Price 5s. net.

Formation of the Accounts of Limited Liability Companies. Price 5s. net.

**CUTHBERTSON, CLIVE, B.A.**

A Sketch of the Currency Question. Price 2s. net.

"An admirable *resumé* of the controversy between monometallists and bimetalists."—*Times*.

**DEL MAR, ALEX.**

History of the Monetary Systems in the various States. Price 15s. net.

The Science of Money. Second revised Edition. Demy 8vo, price 6s. net.

CHAPTERS on—Exchange. Value as a Numerical Relation. Price. Money is a Mechanism. Constituents of a Monetary Mechanism. History of Monetary Mechanisms. The Law of Money. The Unit of Money is all Money. Money contrasted with other Measures. Limitation is the Essence of Moneys. Limitation: a Prerogative of the State. Universal Money a Chimera. Causes and Analysis of a Rate of Interest. Velocity of Circulation. Relation of Money to Prices. Increasing and Diminishing Moneys. Effects of Expansion and Contraction. The Precession of Prices. Revulsions of Prices. Regulation of Moneys.

**DE SEGUNDO, E.**

The Rapid Share Calculator. For Calculating  $\frac{1}{8}$ ths,  $\frac{1}{16}$ ths, and  $\frac{1}{32}$ nds. Price 10s. 6d. net.

"An ingenious mechanical contrivance for easily calculating fractional values."—*Standard*.

**DONALD, T.**

Accounts of Gold Mining and Exploration Companies. With Instructions and Forms for rendering the same to Head Office. Price 3s. 6d. net.

**DUCKWORTH, LAWRENCE R.**

An Epitome of the Law Affecting Marine Insurance. Price 3s. 6d. net.

The Law of Charter Parties and Bills of Lading. Price 2s. 6d. net.

The Law of General Average. Price 2s. 6d. net.

**DUGUID, CHAS.**

How to Read the Money Article. Fourth Edition. Price 2s. 6d.

**DUNCAN, W. W.**

Profits *versus* Dividends on the Stock Exchange. Price 2s. 6d.

**EASTON, H. T.**

Banks and Banking. Price 3s. 6d.

The Work of a Bank. Price 2s. net.

**ELLIS, ARTHUR.**Rationale of Market Fluctuations. Third Edition  
Price 7s. 6d.**ELLISON, THOMAS.**Cotton Trade of Great Britain. Including a History of  
the Liverpool Cotton Market and the Liverpool Cotton  
Brokers' Association. Price 15s.**EMERY, G. F., LL.M.**

Handy Guide to Patent Law and Practice. Price 6s. net.

"The book is one which a layman will find extremely useful, and we can  
confidently recommend it also to solicitors."—*Law Notes*.A Treatise on Company Law, under the Acts, 1862-1900.  
Price 21s.**ENNIS, GEORGE, and ENNIS, GEORGE FRANCIS  
MACDANIEL.**The Registration of Transfers of Transferable Stocks,  
Shares, and Securities; with a Chapter on the Forged  
Transfers Act, and an Appendix of Forms. Price 7s. 6d.**"FENN ON THE FUNDS."**Being a Handbook of Public Debts. Containing Details  
and Histories of the Debts, Budgets and Foreign Trade  
of all Nations, together with Statistics elucidating the  
Financial and Economic Progress and Position of the  
various Countries. Sixteenth Edition, thoroughly Revised  
and in greater part Rewritten. Edited by S. F. VAN OSS  
with the assistance of H. H. BASSETT. Demy 8vo, pp. 578  
Price 15s."So much useful matter in any one volume is seldom to be met with."—*The Times*.**GABBOTT, E. R.**How to Invest in Mines: a Review of the Mine, the  
Company and the Market. Price 2s. 6d. net.**GARRATT, JOHN.**Exchange Tables, to convert the Moneys of Brazil, the  
River Plate Ports, Chili, Peru, Ecuador, California, China,  
Portugal, Spain, etc. (Milreis and Reis, Dollars and Cents,  
Pesetas and Centimos), into British Currency, and *vice*  
*versâ*, varying by eighths of a penny. Price 10s. 6d.**GASKELL, W. H.**Silver Tables, showing relative equivalents of Bar Silver  
in London and New York. Vol. I.—From 47 cents to 67  
cents; Vol. II.—From 67 cents to 87 cents, U.S. Currency;  
ascending by 1/8th, at Exchange of \$4.80 to \$4.90 per £  
sterling, ascending by 1/4th of a cent. Price 15s., 2 vols.;  
or if sold separately, price 10s. each.

**GIBBS, Hon. HERBERT.**

A Bimetallic Primer. Third Edition, revised. Price 1s.

**GODDEN, WILLIAM, LL.B., B.A., and HUTTON, STAMFORD.**

The Companies Acts, 1862-1900. With cross references and a full analytical Index. Comprising the full text of all the statutes with all amendments and repeals down to 1900 and the forms and fees prescribed by the Board of Trade under the Act 1900. Price 5s. net.

**GILBERT.**

Interest and Contango Tables. Price 10s. net.

**GOLDMANN, CHARLES SYDNEY, F.R.G.S., with the co-operation of JOSEPH KITCHIN.**

South African Mines: giving the Position, Results and Developments of all South African Mines; together with an Account of Diamond, Land, Finance and kindred concerns. In three volumes.

VOL. I.—Devoted to detailed descriptions of all Witwatersrand Mining Companies, containing about 500 pages.

VOL. II.—Dealing with Mining Companies other than Rand, together with Rhodesian, Diamond, Finance, Investment, Land, and Miscellaneous Companies. It contains about 220 pages.

VOL. III.—100 Maps and Plans of Mining Properties, including a large Scale Map of the Rand in seventeen sections, together with dip, tonnage and other charts.

Price (net) £3 3s.

**GOLDMANN, CHARLES SYDNEY.**

The Financial, Statistical and General History of the Gold and other Companies of Witwatersrand, South Africa. Price 12s. 6d. net.

**GOSCHEN, the Right Hon. VISCOUNT.**

Theory of Foreign Exchanges. Ninth Thousand. 8vo. Price 6s.

**GREVILLE, M. E.**

From Veld and "Street". Rhymes more or less South African. Price 1s.

**GUMERSALL.**

Tables of Interest, etc. Interest and Discount Tables, computed at  $2\frac{1}{2}$ , 3,  $3\frac{1}{2}$ , 4,  $4\frac{1}{2}$  and 5 per cent., from 1 to 365 days and from £1 to £20,000; so that the Interest or Discount on any sum, for any number of days, at any of the above rates, may be obtained by the inspection of one page only.

Nineteenth Edition, in 1 vol., 8vo (pp. 500), price 10s. 6d., cloth, or strongly bound in calf, with the Rates per Cent. cut in at the fore-edge, price 16s. 6d.

**HALL, R. J.**

Registered System for the Consignment of Merchandise by Rail. Price 3s. 6d. net.

**HAM'S**

Customs Year-Book. A new List of Imports and Exports, with Appendix and a brief account of the Ports and Harbours of the United Kingdom. Published Annually. Price 3s.; with Warehousing Supplement, 4s. 6d. net.

Inland Revenue Year-Book. The recognised book of Legal Reference for the Revenue Departments. Published Annually. Price 3s.; with Warehousing Supplement, 4s. 6d. net.

**HAM, PANTON.**

Universal Interest Table. For calculating Interest at any Rate on the Moneys of all Countries. Price 2s. 6d. net.

**HARLOW.**

Examination Questions in Book-keeping. Price 2s. 6d.

**HAUPT, OTTOMAR.**

Arbitrages et Parités. Traité des Opérations de Banque, contenant les usages commerciaux, la théorie des changes et monnaies, et la statistique monétaire de tous les pays du globe. Huitième édition. Price 12s. 6d. net.

The Monetary Question in 1892. Price 5s.

**HENSELIN, ADOLF.**

Ready Reckoner, by which multiplication of factors from  $1 \times 1$  to  $999 \times 999$  can be seen at a glance, and those of still larger numbers can be effected with the utmost rapidity. By these tables the division of any one number by another can also be done. Together with Calculating Tables for circles. Price 8s. net.

**HIBBERT, W. NEMBARD, LL.D.**

Law relating to Company Promoters. Price 5s. net.

**HIGGINS, LEONARD R.**

The Put-and-Call. Price 3s. 6d. net.

**HIGGINSON, CHAS. J.**

Food and Drugs Adulteration: A Manual for Traders and others. Being a Consolidation of the Sale of Food and Drugs Act, 1875, Sale of Food and Drugs Amendment Act, 1879, Margarine Act, 1887, Sale of Food and Drugs Act, 1899. Second Edition, revised and enlarged. Price 3s. 6d. net.

**HOUGHTON'S MERCANTILE TABLES.**

For Ascertaining the Value of Goods by the Pound, Hundredweight, or Ton. Each Table extending from 1 Pound to 4,000 cwt. Price 21s.

**HOWARTH, WM.**

Our Banking Clearing System and Clearing Houses.  
Third and Enlarged Edition. Price 3s. 6d.

**HUGHES, T. M. P.**

Investors' Tables for ascertaining the true return of  
Interest on Investments in either Permanent or Redeem-  
able Stocks or Bonds, at any rate per cent., and Prices  
from 75 to 140. Price 6s. 6d. net.

**HUTCHISON, JOHN.**

Practice of Banking; embracing the Cases at Law and in  
Equity bearing upon all Branches of the Subject. Volumes  
II. and III. Price 21s. each. Vol. IV. Price 15s.

**INGRAM.**

Improved Calculator, showing instantly the Value of any  
Quantity from One-sixteenth of a Yard or Pound to Five  
Hundred Yards or Pounds, at from One Farthing to Twenty  
Shillings per Yard or Pound. Price 7s. 6d.

**JACKSON, GEORGE.**

Practical System of Book-keeping, including Bank  
Accounts. Revised by H. T. EASTON. Twenty-fourth  
Edition. Price 5s. net.

**JOHNSON, GEORGE, F.S.S., A.I.S.**

Mercantile Practice. Deals with Account Sales, Ship-  
ping, Exchanges, Notes on Auditing and Book-keeping.  
Price 2s. 6d. net.

**JONES, CHARLES.**

The Solicitor's Clerk: the Ordinary Practical Work  
of a Solicitor's Office. Fifth Edition. Price 2s. 6d. net.

The Solicitor's Clerk. Part II. A continuation of  
the "Solicitor's Clerk," embracing Magisterial and  
Criminal Law, Licensing, Bankruptcy Accounts, Book-  
keeping, Trust Accounts, etc. (*Third and Revised Edition.*)  
Price 2s. 6d. net.

The Business Man's County Court Guide. A Practical  
Manual, especially with reference to the recovery of Trade  
Debts. Third and Revised Edition. Price 3s. 6d. net.

Book of Practical Forms for Use in Solicitors' Offices.  
Containing over 400 Forms and Precedents in the Queen's  
Bench Division and the County Court. Price 5s. net.

**JONES, HUGH.**

A Guide to the Liquor Licensing Acts. Price 2s. 6d. net.

**JOURNAL OF THE INSTITUTE OF BANKERS.**

Monthly, 1s. 6d.

**JUDICIAL TRUSTEES ACT, 1896.**

And the Rules made thereunder. By a SOLICITOR.  
Price 2s. 6d. net.

**KELLY and WALSH.**

Dollar or Taels and Sterling Exchange Tables. Compiled to facilitate Exchange Calculations at the finer rates at which Eastern business is now done. At different rates from 1s. 6d. to 3s. 4d., advancing by Sixteenths of a Penny. Price 10s. 6d. net.

**KERR, ANDREW WILLIAM, F.S.A. (Scot.).**

Scottish Banking during the Period of Published Accounts, 1865-1896. Price 5s.

**KÖLKENBECK, ALFRED.**

Rates of Stamp Duties on Bills of Exchange all over the World. Price 1s. net.

**LAWYERS AND THEIR CLIENTS.**

A Practical Guide for the Latter. Price 2s.

**LECOFFRE, A.**

Tables of Exchange between France, Belgium, Switzerland and Great Britain; being French Money reduced into English from 25 francs to 26 francs per pound sterling, in Rates each advancing by a quarter of a centime, showing the value from one franc to one million of francs in English Money. 21s.

Tables of Exchange between Austria, Holland and Great Britain. Price 15s.

**LEWIS, WILLIAM.**

Tables for finding the Number of Days, from one day to any other day in the same or the following year. Price 12s. 6d.

**LITHIBY, JOHN.**

The Law of District and Parish Councils. Being the Local Government Act, 1894, with an Appendix containing Numerous Statutes referred to in, or incorporated with, the Act itself; including the Agricultural Gangs Act, the Agricultural Holdings Act, the Allotments Acts, Baths and Washhouses Acts, Burial Acts, Fairs Acts, Infant Life Protection Act, Knackers Acts, Lighting and Watching Act, Public Improvements Act, Public Libraries Acts, and numerous Extracts from the Public Health Act, 1875, and other Statutes. Also the Orders and Circulars of the Local Government Board, together with copious Notes and a full Index. Second Edition, revised and enlarged. Demy 8vo, 659 pages. Price 15s.

**LLOYDS'**

Brokerage (5 per cent.) and Discount (10 per cent.) Card.  
Price 6d.

**LOYD, A. C.**

Lectures on Bills of Exchange. Introductory to the Codifying Act of 1882. With the Text of the Act. Price 3s. 6d. net.

**LYNCH, H. F.**

Redress by Arbitration; being a Digest of the Law relating to Arbitration and Award. Fourth and Revised Edition. Price 5s. net.

**MACFEE, K. N., M.A.**

Imperial Customs Union. A practical Scheme of Fiscal Union for the purposes of Defence and Preferential Trade, from a Colonist's Standpoint. Price, cloth, 2s. 6d. paper, 1s. 6d.

**McEWEN'S**

Bankruptcy Accounts. How to prepare a Statement of Affairs in Bankruptcy. A Guide to Solicitors and others. Price 2s. 6d.

**MARRACK, RICHARD, M.A.**

The Statutory Trust Investment Guide. The particulars as to Investments eligible, compiled and arranged by Fredc. C. Mathieson and Sons. Second Edition, revised and enlarged. Price 6s. net.

"We think the authors have executed their task well, and that their book will be found useful. We have often thought that a lawyer and a practical man writing in concert might produce a very excellent book."—*Law Quarterly Review*.

**MATHIESON, FREDC. C., & SONS.**

"Mathieson's publications are the well-trying servants of every investor and speculator who knows a useful reference handbook when he sees it."—*Westminster Gazette*.

Monthly Traffic Tables; showing Traffic to date and giving as comparison, the adjusted Traffics of the corresponding date in the previous year. Price 6d., by post 7d. Monthly.

American Traffic Tables. Monthly. Price 6d., by post, 7d.

Highest and Lowest Prices, and Dividends paid during the past six years. Annually. Price 2s. 6d.

Provincial Highest and Lowest Prices as quoted on the following Stock Exchanges: Birmingham, Dublin, Edinburgh, Glasgow, Leeds, Liverpool, Manchester and Sheffield. Annually. Price 2s. 6d.

Six Months' Prices and Dates. Uniform with "Highest and Lowest Prices". Annually, in July. Price 2s. 6d.

Handbook for Investors. A Pocket Record of Stock Exchange Prices and Dividends for Past Ten Years of 2000 Fluctuating Securities. Price 2s. 6d. net.

Twenty Years' Railway Statistics, 1883-1903. Annually. Price 1s.

**MATHIESON, FREDC. C., & SONS**—*continued.*

Investor's Ledger. Price 3s. 6d.

Monthly Mining Handbook. Price 1s.

Redeemable Investment Tables. Calculations checked and extended. By A. SKENE SMITH. Price 15s. net.

**MAUDE, WILLIAM C., Barrister-at-Law.**

Property Law for General Readers. Price 3s. 6d.

**MAY, J. R.**

Institute of Bankers' Examinations. Examination Questions in Arithmetic and Algebra. Preliminary and Final for Nineteen Years, 1880-1898, with Answers. Preliminary Part, price 1s. 6d. Final Part, price 1s. 6d.

**MELIOT'S**

English and French Explanatory Dictionary of Terms and Phrases relating to Finance, the Stock Exchange, Joint-Stock Companies and Gold Mining. Price 5s. net.

**MELSHEIMER and GARDNER.**

Law and Customs of the London Stock Exchange. Third Edition. Price 7s. 6d.

**MERCES, F. A. D.**Indian Exchange Tables. A New Edition, Showing the Conversion of English Money into Indian Currency, and *vice versa*, calculated for every Thirty-second of a Penny; from 1s. to 1s. 6d., price 15s. net.; Supplements 1/ to 1/ 31/32 5s.; 1/1 to 1/1 31/32 5s. net.

Indian Interest Tables, from 1 to 15 per cent. per annum of 360 and 365 days; also Commission, Discount and Brokerage from 1 anna to 15 per cent. Price 8s. net.

Indian Ready Reckoner. Containing Tables of Rates by Number, Quantity, Weight, etc., including fractions of a Maund, at any rate from  $\frac{1}{2}$  Pie to 250 Rs.; also Tables of Income, Exchange (1s. 2d. to 1s. 8d.), Interest and Commission. Sixth Edition. Price 36s. net.**MILFORD PHILIP.**

Pocket Dictionary of Mining Terms. Third Edition. Price 1s.

**MOODY'S**

Manual of Corporation Securities of the United States. Covers Everything—Industrial, Steam Railroad, Electric Railway, Electric Light, Gas, and all other Companies in the United States and Canada. Royal 8vo, pp. 2250. Bound in Leather. Price £2 2s. net.

**NORMAN, F. S. C.**

Tables of Commission and Due Dates. Price 2s. net.

**NORMAN, J. H.**

Universal Cambist. A Ready Reckoner of the World's Foreign and Colonial Exchanges of Seven Monetary and Currency Intermediaries, also the Present Mechanism of the Interchanges of Things between Man and Man and between Community and Community. Price 12s. 6d. net.

Money's Worth, or the Arithmetic of the Mechanism of the World's Present Interchanges of Seven Monetary and Currency Intermediaries. Price 2s. 6d. net.

**PAGET, Sir J. R., Bart.**

Legal Decisions Affecting Bankers. Edited and Annotated by Sir JOHN R. PAGET, Bart., Barrister. Issued under the sanction of the Council of the Institution of Bankers. Price 6s. net.

**PALGRAVE, R. H. INGLIS.**

Bank Rate in England, France and Germany, 1844-1878, with Remarks on the Causes which influence the Rate of Interest charged, and an Analysis of the Accounts of the Bank of England. Price 10s. 6d.

**PHILLIPS, MABERLY.**

A History of Banks, Bankers and Banking in Northumberland, Durham and North Yorkshire, illustrating the commercial development of the North of England from 1755 to 1894. With numerous Portraits, Fac-similes of Notes, Signatures, Documents, etc. Price 31s. 6d.

Token Money of the Bank of England, 1797-1816. 2s. 6d.

**PITT-LEWIS, G., K.C.**

A Handbook of River-Law on the Thames. Being a Collection of the Acts, Orders and Regulations of General Public Interest of the various Public Bodies bearing Government upon it, for persons visiting the Port of London, and all using the River for Profit or Pleasure. Price 15s. net.

**POCOCK, W. A.**

An Epitome of the Practice of the Chancery and Queen's (King's) Bench Divisions of the High Court of Justice. Price 2s. 6d. net.

**POOR, H. V. & H. W.**

Manual of the Railroads of the United States, Canada and Mexico, and other Investment Securities.

Statements showing the Financial Condition, etc., of the United States, and of all leading Industrial Enterprises.

Statements showing the Mileage, Stocks, Bonds, Cost, Traffic, Earnings, Expenses and Organizations of the Railroads of the United States, with a Sketch of their Rise, Progress, Influence, etc. Together with 70 Maps and an Appendix, containing a full Analysis of the Debts of the United States and of the several States, published Annually. Price 45s. net.

The Money Question. A Handbook for the Times. Price 6s. net.

**PROBYN, L. C.**

Indian Coinage and Currency. Price 4s.

**PULBROOK, ANTHONY.**

Common Company Forms. Being a Series of Practical Precedents required in the Incorporating, Managing and Voluntary Winding-up of Companies under the Companies Acts, 1862-1900. Price 7s. 6d. net.

Responsibilities of Directors under the Companies Acts, 1862-1900. Price 3s. 6d. net.

Handy Book on the Law and Practice of Joint Stock Companies Incorporated under the Companies Acts, 1862-1900, with Forms and Precedents. Being a Manual for Secretaries and others interested in the Practical Legal Management of the Business of a Company. Third, Revised and Rewritten edition. Price 4s.

**QUESTIONS ON BANKING PRACTICE.**

Revised by, and issued under the sanction of, the Council of the Institute of Bankers. Fifth Edition, enlarged. Price 6s.

**RAIKES, F. W. (His Honour JUDGE), K.C., LL.D.**

The Maritime Codes of Holland and Belgium. Price 10s. 6d.

The Maritime Codes of Spain and Portugal. Price 7s. 6d. net.

"Dr. Raikes is known as a profound student of maritime jurisprudence, and he has been able to use his knowledge in a number of notes, in which the law of England and of other countries is compared with that of the Iberian Peninsula."—*Law Journal*.

Maritime Codes of Italy. Price 12s. 6d. net.

**RICHTER, HENRY.**

The Corn Trade Invoice Clerk. Price 1s. net.

**ROBINSON.**

Share and Stock Tables; comprising a set of Tables for Calculating the Cost of any number of Shares, at any price from 1-16th of a pound sterling, or 1s. 3d. per share, to £310 per share in value; and from 1 to 500 shares, or from £100 to £50,000 stock. Seventh Edition, price 5s.

**ROYLE, WILLIAM.**

Laws relating to English and Foreign Funds, Shares and Securities. The Stock Exchange, its Usages, and the Rights of Vendors and Purchasers. Price 6s.

**RUSSELL, RICHARD.**

Company Frauds Abolition. Suggested by a review of the Company Law for more than half a century. Price 1s. 6d.

**RUTTER, HENRY.**

General Interest Tables for Dollars, Francs, Milreis, etc., adapted to both the English and Indian Currency, at rates varying from 1 to 12 per cent, on the Decimal System. Price 10s. 6d.

**SAUNDERS, ALBERT.**

Maritime Law. Illustrated in the Form of a Narrative of a Ship, from and including the Agreement to Build her until she becomes a Total Loss. Price 21s.

**SCHULTZ.**

Universal American Dollar Exchange Tables, Epitome of Rates from \$4.80 to \$4.90 per £, and from 3s. 10d. to 4s. 6d. per \$, with an Introductory Chapter on the Coinages and Exchanges of the World. Price 10s. 6d.

Universal Dollar Tables. Complete United States Edition. Covering all Exchanges between the United States and Great Britain, France, Belgium, Switzerland, Italy, Spain and Germany. Price 21s.

Universal Interest and General Percentage Tables on any given amount in any Currency. Price 7s. 6d.

English-German Exchange Tables, from 20 marks to 21 per £ by .025 mark per £, progressively. Price 5s.

**SENHOUSE, R. MINTON-, and G. F. EMERY, Barristers.**

Accidents to Workmen. Being a Treatise on the Employers' Liability Act, 1880; Lord Campbell's Act, and the Workmen's Comp. Act, 1898. Demy 8vo, cloth. Price 15s.

Case Law of the Workmen's Compensation Act, 1897. Second Edition. Price 3s. 6d. net.

**SHEARMAN, MONTAGUE, and THOS. W. HAYCRAFT.**

London Chamber of Arbitration. A Guide to the Law and Practice, with Rules and Forms. Second Edition. Price 2s. 6d.

**SHEFFIELD, GEORGE.**

Simplex System of Solicitors' Book-keeping. 3s. 6d. net.

**SIMONSON, PAUL F., M.A. (Oxon.).**

Treatise on the Law Relating to Debentures and Debenture Stock issued by Trading and Public Companies and by Local Authorities, with Forms and Precedents. Third and Revised Edition. Price 21s.

Companies Acts, 1900, with Forms prescribed by the Board of Trade. Second Edition. Price 5s.

The Law relating to the Reconstruction and Amalgamation of Joint Stock Companies, together with Forms and Precedents. Price 10s. 6d.

**SMITH, A. SKENE.**

Compound Interest: as exemplified in the Calculation of Annuities, immediate and deferred, Present Values and Amounts, Insurance Premiums, Repayment of Loans, Capitalisation of Rentals and Incomes, etc. Price 1s. net.

"It is written with a business-like explicitness, and cannot fail to prove useful."—*Scotsman*.

**SMITH, JAMES WALTER.**

The Law of Banker and Customer. New and Revised Edition. Price 5s.

**STEPHENS, T. A.**

A Contribution to the Bibliography of the Bank of England. Price 10s. 6d.

**STEVENS, W. J.**

Investment and Speculation in British Railways. Price 4s. net.

**STRONG, W. R.**

Short-Term Table for apportioning Interest, Annuities, Premiums, etc., etc. Price 1s.

**STUTFIELD, G. HERBERT, and CAUTLEY, HENRY STROTHER.**

Rules and Usages of the Stock Exchange. Containing the Text of the Rules and an Explanation of the general course of business, with Practical Notes and Comments. Third and Revised Edition. Price 6s. net.

**TATE.**

Modern Cambist. A Manual of Foreign Exchanges. The Modern Cambist: forming a Manual of Foreign Exchanges in the various operations of Bills of Exchange and Bullion, according to the practice of all Trading Nations; with Tables of Foreign Weights and Measures, and their Equivalents in English and French. Twenty-third Edition. By HERMANN SCHMIDT. Price 12s.

"A work of great excellence. The care which has rendered this a standard work is still exercised, to cause it to keep pace, from time to time, with the changes in the monetary system of foreign nations."—*The Times*.

**TAYLER, J.**

Red Palmer. A Practical Treatise on Fly Fishing. Fourth Edition. Price 1s. 6d. net.

A Guide to the Business of Public Meetings. The Duties and Powers of Chairman, with the modes of Procedure and Rules of Debate. Third Edition. 2s. 6d. net.

The Public Man: His Duties, Powers and Privileges, and how to Exercise them. Price 3s. 6d. net.

**THOMSON, R. T.**

The Workmen's Compensation Act, 1897. A Plea for Revision. Price 2s. 6d. net.

**VAN DE LINDE, GERARD.**

Book-keeping and other Papers. Adopted by the Institute of Bankers as a Text-Book for use in connection with their Examinations. New and Enlarged Edition. Price 6s. 6d. net.

**VAN OSS, S. F.**

American Railroads and British Investors. Price 3s. 6d. net.

**WALLACH, HENRY, F.R.G.S.**

West African Manual, with two Sketch Maps. Fourth and enlarged edition. Price 4s.

**WALLIS, E. J.**

Royal Botanic Gardens, Kew. Thirty Full-page Illustrations from Photographs taken by Permission. Price 2s. 6d. net.

**WARNER, ROBERT.**

Stock Exchange Book-keeping. Price 2s. 6d. net.

**WARREN, HENRY.**

Banks and their Customers. A Practical Guide for all who keep Banking Accounts from the Customer's point of view. By the Author of "The Banks and the Public". Fourth Edition. Price 1s. net.

**WATSON, ERIC R., LL.B. (Lond.).**

The Law relating to Cheques. Price 2s. 6d. net.

**WHADCOAT, GEORGE CUMING.**

His Lordship's Whim. A Novel. Price 6s.

**WILEMAN, J. P., C.E.**

Brazilian Exchange, the Study of an Inconvertible Currency. Price 5s. net.

**WILHELM, JOHN.**

Comprehensive Tables of Compound Interest (not Decimals) on £1, £5, £25, £50, £75 and £100. Showing Accumulations Year by Year for Fifty Years at Rates of Interest from 1 (progressing  $\frac{1}{4}$ ) to 5 per cent. Price 2s. 6d. net.

**WILKINSON, T. L.**

A Chart of Ready Reference for Office Use. Showing at a glance the Returns to be made and Registers to be kept by Companies Registered under the Companies Acts having Capitals divided into Shares. Price 3s. 6d. net, post free ; mounted on linen and varnished.

**WILLDEY.**

Parities of American Stocks in London, New York and Amsterdam, at all Rates of Exchange of the day. Price 2s.

**WILSON.**

Author's Guide. A Guide to Authors ; showing how to correct the press, according to the mode adopted and understood by Printers. On Card. Price 6d.

Investment Table: showing the Actual Interest or Profit per cent. per annum derived from any purchase or investment at rates of Interest from  $2\frac{1}{2}$  to 10 per cent. Price 2s. net.

Handbook of South African Mines, etc. A Guide to the Kaffir Market. Price 5s. net.

**WOODLOCK, THOMAS F.**

The Anatomy of a Railroad Report. Price 2s. 6d. net.

"Careful perusal of this useful work will enable the points in an American railroad report to be grasped without difficulty."—*Statist.*

**WRIGHT'S YIELD TABLES.**

Showing the Net Return on Investments in Shares. Price 2s. net.

**RECENT PAMPHLETS.**

**How to Insure Buildings, Machinery, Plant, Office and Household Furniture and Fixtures against Fire.**

By C. SPENSLEY. Price 1s.

**Expansion of Trade in China.**

By T. H. WHITEHEAD, Member of the Legislative Council, Hong-Kong. Price 1s.

**A Century of Copper.**

Part I., Statistics. By NICOL BROWN and C. CORBETT TURNBULL. (*Out of Print.*)

Part II., Expansion of the Industry ; Cost of Extraction ; Uses of the Metal ; Distribution of the Ores, etc. Price 5s.

**Indian Currency: An Essay.**

By WILLIAM FOWLER, LL.B. Price 1s.

**Notes on Money and International Exchanges.**

By SIR J. B. PHEAR. Price 1s.

**Cost Price Life Assurance.**

A Plain Guide to Offices yielding 2 and 4 per cent. Compound Interest per annum on Ordinary and Endowment Policies. Third Edition. By T. G. ROSE. Price 6d.

**The Currency of China.**

(A Short Enquiry). By JAMES K. MORRISON. Price 1s.

---

**Pamphlets, etc., on Bimetallism.****BULL'S CURRENCY PROBLEM AND ITS SOLUTION.** Cloth, 2s. 6d.**DICK'S INTERNATIONAL BULLION MONEY.** Price 6d.**DOUGLAS (J. M.) GOLD AND SILVER MONEY: A Vital British Home Question, with Tables of Average Prices of Commodities and Silver from 1846 till 1892.** Price 6d.**GEORGE'S THE SILVER AND INDIAN CURRENCY QUESTIONS.** Price 1s. 3d.**LEAVER'S MONEY: its Origin, its Internal and International Rise and Development.** Price 1s.**MANISTY'S CURRENCY FOR THE CROWD; or, Great Britain Herself Again.** Price 1s.**MEYSEY-THOMPSON'S (SIR HENRY M., Bart., M.P.) PRIZE ESSAY. Injury to British Trade and Manufactures.** By GEO. JAMIESON, Esq. Price 6d.**MILLER'S DISTRIBUTION OF WEALTH BY MONEY.** Price 1s.**MONOMETALLISM UNMASKED; OR THE GOLD MANIA OF THE NINETEENTH CENTURY.** By A SENIOR OPTIME. 6d.**MONEY, WHAT IS IT? AND WHAT IS ITS USE?** Price 1s.**NORMAN'S PRICES AND MONETARY AND CURRENCY EXCHANGES OF THE WORLD.** Price 6d.**NORMAN'S SCIENCE OF MONEY.** Price 1s.**SCHMIDT'S SILVER QUESTION IN ITS SOCIAL ASPECT.** An Enquiry into the Existing Depression of Trade and the present position of the Bimetallic Controversy. By HERMANN SCHMIDT. Price 3s.**SCHMIDT'S INDIAN CURRENCY DANGER.** A criticism of the proposed alterations in the Indian Standard. Price 1s. 6d.

- SEYD'S SILVER QUESTION IN 1893. A Simple Explanation. By ERNEST SEYD, F.S.S. Price 2s., cloth.
- SEYD'S BIMETALLISM IN 1886; AND THE FURTHER FALL IN SILVER. By ERNEST J. F. SEYD. Price 1s.
- SMITH'S BIMETALLIC QUESTION. By SAM. SMITH, Esq., M.P. Price 2s. 6d.
- SOWERBY'S THE INDIAN RUPEE QUESTION AND HOW TO SOLVE IT. Price 6d.
- THE GOLD STANDARD. A Selection of Papers issued by the Gold Standard Defence Association in 1895-1898 in Opposition to Bimetallism. Price 2s. 6d.
- THE GOLD BUG AND THE WORKING MAN. Price 6d.
- TWIGG'S PLAIN STATEMENT OF THE CURRENCY QUESTION, with Reasons why we should restore the Old English Law of Bimetallism. Price 6d.
- ZORN'S THEORY OF BIMETALLISM. Price 3d.

---

## AGER'S TELEGRAM CODES.

### THE A Y Z TELEGRAM CODE.

Consisting of nearly 30,000 Sentences and Prices, etc., with a liberal supply of spare words. The Code words carefully compiled from the "Official Vocabulary". Price 16s. net.

"It forms a handy volume, compiled with evident care and judgment, and clearly and correctly printed."—*Daily Chronicle*.

"All the sentences in each par. are alphabetically arranged, so that it should not be difficult to code a telegram expeditiously and to interpret a code message upon receipt should even be easier."—*Daily Telegraph*.

---

### THE SIMPLEX STANDARD TELEGRAM CODE.

Consisting of 205,500 Code Words. Carefully compiled in accordance with latest Convention rules. Arranged in completed hundreds. Printed on hand-made paper; strongly bound. Price £5 5s.

---

### THE DUPLEX COMBINATION STANDARD CODE.

Consisting of 150,000 Words.

With a Double Set of Figures for every Word, thus affording opportunity for each Figure System of Telegraphing to be used. Every word has been compiled to avoid both literal and telegraphic similarities. Price £4 4s.

---

### The Extension Duplex Code of about 45,000 more Words.

These are published with the view to being either used in connection with the "Duplex," or for special arrangement with the Figure System for PRIVATE CODES by agreement. Price £1 1s.

## THE COMPLETE DUPLEX CODE,

Of 195,000 Words in Alphabetical and Double Numerical Order, *i.e.*, the above two Codes bound together. Price £5 5s.

### Ager's Standard Telegram Code of 100,000 Words.

Compiled from the Languages sanctioned at the Berlin Telegraph Convention. Price £3 3s.

### Ager's Standard Supplementary Code for General Merchants.

The 10,250 Words with sentences. In connection with the "Standard". Price 21s.

**Ager's Telegram Code.** 56,000 good Telegraphic Words, 45,000 of which do not exceed eight letters. Compiled from the languages sanctioned by the Telegraph Convention. Third Edition. Price £2 2s.

**Ager's Alphabetical Telegram Code.** The Code Words in sequence to the 150,000 Words in the Duplex Standard Code. Price 25s. Two or more copies, 21s. each.

N.B.—Can also be obtained bound up with the Duplex or Prefix Code.

**Ager's Telegraphic Primer. With Appendix.** Consisting of about 19,000 good English and 12,000 good Dutch Telegraphic Words. 12,000 of these have sentences. Price 12s. 6d.

**Ager's General and Social Code,** For Travellers, Brokers, Bankers and Mercantile Agents. Price 10s. 6d.

## TELEGRAPH CODES.

**OFFICIAL VOCABULARY, BERNE, 1894.** A few copies of the Original Edition. Price on Application.

**Anglo-American Cable Code.** Price 21s.

**Bishop's Travellers' Telegraph Code.** Specially for the use of Tourists. Compact and bound conveniently for the pocket. Weight only 2 oz. Price 1s.

**Broomhall's Comprehensive Cipher Code.**

Mining, Banking, Arbitrage, Mercantile, etc. Arranged for nearly 170,000 Phrases. Price £3 13s. 6d., cloth. Limp leather, price £4 4s.

**Clauson-Thue's A B C Universal Commercial Electric Telegraphic Code,**

Adapted for the Use of Financiers, Merchants, Shipowners, Brokers, Agents, etc. Fifth Edition. Price 20s. net.

**Figure Code for Stocks and Shares.**

To be used with the "Official Vocabulary," or any similar list of numbered Words. Price 42s.

**Hawke's Premier Cypher Telegraphic Code.**

Price 10s. 6d. See back page of this Catalogue.

**"Ironscrap" Telegraph Code, adapted for the special use of the Old Iron and Metal Trades.**

Compiled by GEORGE COHEN, SONS &amp; CO. Revised Edition, 1903. Price 42s. net.

**Lieber's Standard Telegraphic Code.**

Price 42s. net.

**McNeill's Mining and General Telegraph Code.**

Arranged to meet the requirements of Mining, Metallurgical and Civil Engineers, Directors of Mining and Smelting Companies, Bankers, Brokers, Solicitors and others. Price 21s. net.

**Moreing and Neal's General and Mining Code.**

For the Use of Mining Companies, Mining Engineers, Stock-brokers, Financial Agents, and Trust and Finance Companies. Price 21s.

**Official Vocabulary in Terminational Order.**

Price 40s. net.

**Scott's Shipowners' Telegraphic Code.**

New Edition. 1896. Price 21s.

**Stockbrokers' Telegraph Code.** Price 5s. net.**Watkins' Ship-broker's Telegraph Code.**

Price £4 net. Two copies, £7 net.

**Western Union Telegraphic Code.**

Universal Edition. Leather, 65s. net; Cloth, 60s. net.

**Whitelaw's Telegraph Cyphers. 338,200 in all.**

202,600 words, French, Spanish, Portuguese, Italian and Latin. Price . . . . 150s. each net.

53,000 English words . . . . 50s. " "

42,600 German " . . . . 50s. " "

40,000 Dutch " . . . . 50s. " "

338,200

400,000 Cyphers in one continuous alphabetical order. Price £12 10s.

68,400 Latin, etc., etc. (Original Edition), included in the above 202,600 . . . . 60s. " "

25,000 English (Original Edition), included in the above 53,000 . . . . 40s. " "

22,500 of the English words arranged 25 to the page, with the full width of the quarto page for filling in phrases. 60s. " "

14,400 of the Latin words arranged so as to represent any 3-letter group, or any three 2-figure groups up to 24 . . . 15s. " "

**Willink's Public Companies' Telegraph Code.**

Price 12s. 6d. net.

Medium 4to, 500 pp. Cloth, price 10s. 6d. net.

# THE PREMIER CYPHER TELEGRAPHIC CODE

Containing close upon 120,000 Words and Phrases.

THE MOST COMPLETE AND MOST USEFUL GENERAL CODE  
YET PUBLISHED.

COMPILED BY  
WILLIAM H. HAWKE

## SOME OPINIONS OF THE PRESS.

"It is calculated to save expense by making one word do the duty of two to five words as compared with other codes, without trouble or loss of time. This result has been obtained by introducing novel and simple methods of tabulation. The scope of the code is a very wide one, and makes it suitable to the traveller as well as to the commercial man."—*Telegraph*.

"Is distinguished among books of its kind by the unusual width of its range. For the rest it is a careful work, which keeps constantly in view the practical needs of men of business."—*Scotsman*.

"The Code is certainly a marvel of comprehensiveness, and at least the translation of messages would appear to be easy, owing to the system of initial words and cross references embodied in it, and the conspicuous headings."—*Manchester Guardian*.

"An extremely valuable cypher telegraphic code. The saving of expense is, of course, the primary object of a code; but another consideration with Mr. Hawke has been to arrange a code so that what is required to be transmitted can be sent with the least possible trouble and waste of time."—*Financial News*.

"This compilation is excellent in choice of messages and simplicity of arrangement. Those who have had to deal with other codes will appreciate this point. Particularly admirable are the joint tables for market reports, which can give quotations and tone in one word. What with careful indexing to the matter and ingenious simplicity this code is certainly one of the best we have yet seen."—*Shipping Telegraph, Liverpool*.

"Undoubtedly the finest code that has yet been published, despite the fact that it also ranks among the cheapest."—*Journal of Finance*.

"An Vollständigkeit dürfte es von anderen Werke gleicher Art kaum übertroffen werden."—*Frankfurter Zeitung*.

"The systems of tabulation are simple, and the general appearance of the volume seems to confirm the claim that this is by far the most complete code ever issued."—*Tribune, Chicago*.

"Mr. Hawke's long experience as an expert in telegraphic code systems is a full guarantee of the excellence of the 'Premier Code'."—*Liverpool Courier*.

Now ready. Cloth, price 10s. 6d. net.

## 100,000 WORD SUPPLEMENT TO THE PREMIER CODE.

COMPILED BY  
WILLIAM H. HAWKE.

For special tables for Offers, Buying, Selling, etc., the words numbered from 00,000 to 99,999; the words do not clash with those in the Premier Code but are supplementary to them; 2440 additional words are for indicating or catch words, and special or temporary tables.

LONDON: EFFINGHAM WILSON,  
ROYAL EXCHANGE.

YA 02581

Makers to the King by appointment.

---

**HOBBS, HART & CO., Ltd.**

MANUFACTURE

**LOCKS,**

---

**STEEL SAFES,**

---

**BULLION**

AND

**PARTY-WALL DOORS,**

**TO MEET ALL RISKS AND  
REQUIREMENTS.**

---

---

General Office and Manufactory:  
ARLINGTON STREET, LONDON, N.  
Show Rooms: 76, CHEAPSIDE, E.C.

**L** THIS BOOK IS DUE ON THE LAST DATE  
STAMPED BELOW

OKS.

|       |            |  |    |    |
|-------|------------|--|----|----|
|       | MAR 1 1915 |  | s. | d. |
| Ba    |            |  | 2  | 0  |
| Tr    | MAR 8 1915 |  | 1  | 0  |
| Bi    |            |  | 1  | 6  |
| Hu    |            |  | 2  | 6  |
| Jo    | FEB 5 1917 |  | 2  | 0  |
| Ma    |            |  | 1  | 6  |
| Pr    |            |  | 1  | 6  |
| Tr    |            |  | 1  | 0  |
| We    |            |  | 1  | 6  |
| Wi    |            |  | 1  | 6  |
| Ex    |            |  | 2  | 0  |
| Ho    |            |  |    |    |
|       |            |  | 3  | 0  |
| Co    |            |  |    |    |
|       |            |  | 2  | 0  |
| Col   |            |  | 2  | 6  |
| Ho    |            |  | 2  | 6  |
| Ba    |            |  |    |    |
|       |            |  | 1  | 0  |
| Tho   |            |  |    |    |
|       |            |  | 2  | 0  |
| Tho   |            |  | 2  | 0  |
| Buy   |            |  | 1  | 0  |
| Hol   |            |  | 1  | 0  |
| Hov   |            |  | 1  | 0  |
| The   |            |  |    |    |
|       |            |  | 1  | 0  |
| Cou   |            |  |    |    |
|       |            |  |    |    |
| debt. |            |  |    |    |

NRLF LIBRARY USE APR 20 '90

30m-1,'15

cover 2

Complete Catalogue gratis on application.

EFFINGHAM WILSON, 11, ROYAL EXCHANGE, E.C.

# ROYAL EXCHANGE ASSURANCE.

Incorporated A.D. 1720.

FIRE.

LIFE.

FUNDS IN HAND

EXCEED

£4,850,000.



CLAIMS PAID

EXCEED

1,000,000.

“ Royal Exchange,  
(Head Office)

Governor

HENRY F.

Sub-Governor.

SIR NEVILLE LUBBOCK, K.C.

Vernor.

ENFELL, Esq.

RT. HON. LORD ADDINGTON

R. BARCLAY, Esq.

EDWARD CLIFF, Esq.

WALTER SPENCE

R. F. CAVE

E. H. CUNY

E. J. DUNN

SIR A.

SIR Y.

G.

CAPT. SIR G. R. VIVYAN, K.C.M.G.

C. E. HAMBRO, Esq., M.P.

, Esq.

LMSON, Esq.

AW, Esq.

ERTZHAGEN, Esq.

MOBERLY, Esq.

MORLEY, Esq.

ENCER J. PORTAL, Esq.

W. G. RATHBONE, Esq.

RT. HON. C. T. RITCHIE, M.P.

E. C. SMITH, Esq.

V. H. SMITH, Esq.

CAPT. SIR G. R. VIVYAN, K.C.M.G.

FIDELITY GUARANTEES,  
ACCIDENTS, BURGLARY,  
EMPLOYERS' LIABILITY,  
MARINE.

Write for full Prospectus to the Secretary,  
Head Office, Royal Exchange, London, E.C.

